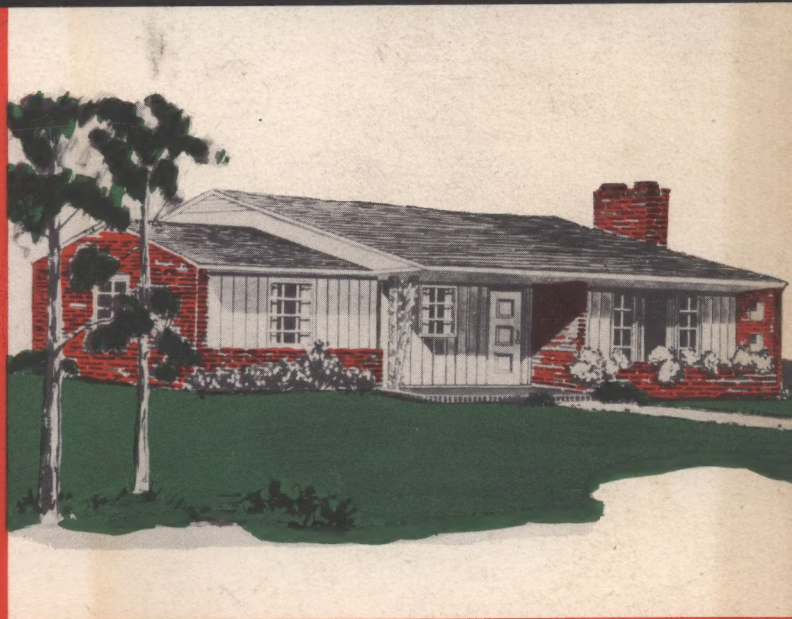
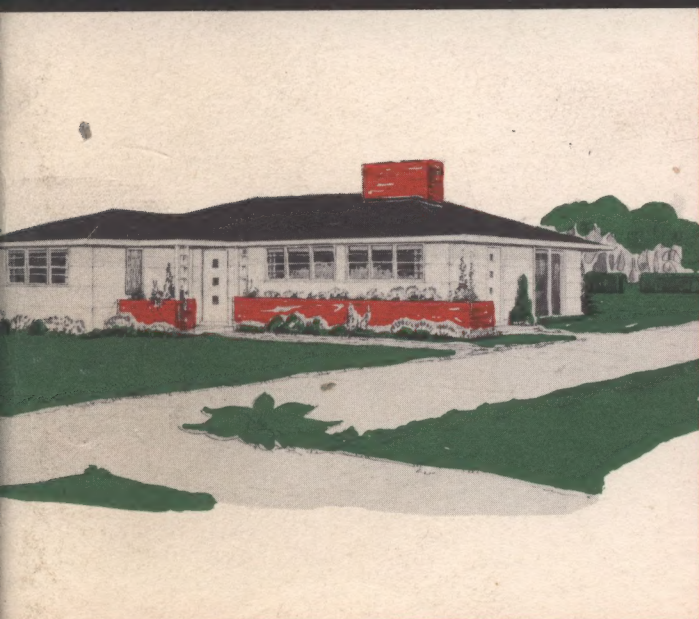


3rd **BOOK OF SMALL HOME DESIGNS**
BY DEAN H. ROBINSON



**PICTURES AND FLOOR PLANS OF OVER
100 HOMES. COMPLETE BUILDING BLUE-
PRINTS AND SPECIFICATIONS AVAILABLE
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BY

DEAN H. ROBINSON

SCALE MODEL HOME PLANNING CO. — 1414 N. WOODWARD AVE. — ROYAL OAK, MICHIGAN

FOREWORD

**WE ARE HAPPY AND PROUD TO PRESENT
OUR THIRD SERIES OF SMALL HOMES**

Our aim has been to find good honest small home designs that have proven their worth and that are economical and practical to build. Thousands of plans go through our office each year and we try to choose those we think are the best and will have the most universal appeal.

The plans we select are either purchased from the architect or designer for anywhere from \$300.00 to \$1,000.00, or we enter into a Royalty agreement with the architect. The only way we can sell our plans for only \$7.00 a set is because we sell many sets from the original drawings. We have to select good sound plans of popular appeal or we could not stay in business.

Questions People Ask About Our Service Regarding:

COST OF BUILDING—We cannot give you an estimate of building costs in your community. Building costs vary greatly throughout the country and we know you would not want us to misinform you. The only accurate way to find out is to buy one set of plans and take them to your local builder or lumber yard for an estimate.

LIST OF MATERIALS—We do not furnish a list of materials that go into a house. The reason is that most builders or contractors will not accept another person's list. They cannot give a firm bid when they are not sure the architect has included everything an individual builder wants to go into the house.

SPECIFICATION SHEET—Yes, we furnish a specification sheet—that if properly filled out and signed by the builder and yourself can serve as a contract.

MINOR CHANGES IN PLANS—We furnish stock plans so cannot make any changes at all—but minor changes can be made by your builder. Even the exterior material can usually be changed. If our plan shows the exterior to be brick veneer, most builders can substitute wood siding or cinder block as this change is only standard building procedure.

F. H. A. REQUIREMENTS—Our plans all meet F. H. A. requirements, but some minor changes may have to be made to meet local building codes. Your builder knows what these codes are and can make the changes or substitutions.

INDIVIDUAL PLANS—We cannot draw up individual plans. If you want a home exactly as you have designed it, you should take your plans to a local architect.

HOMES ALREADY BUILT—We cannot tell you where you can see a certain home already built. We have to keep our costs down so we do not keep an individual record of this kind.

SECOND FLOOR PLANS—The upstairs plans of most of our two-story homes are shown unfinished. This is because everyone has a different idea about this area and the placing of partitions is only standard building procedure. Any builder can make these upstairs rooms to suit your various needs.

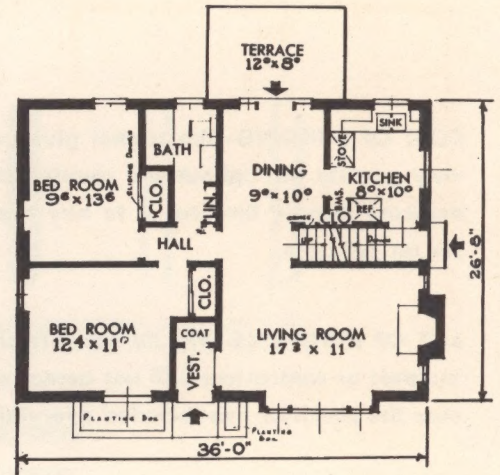
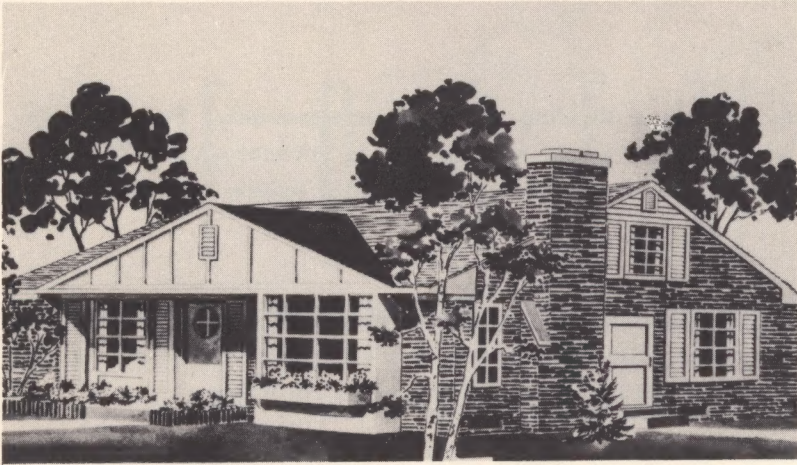
Complete Blueprints and Specifications are Available for \$7.00 for the first set and \$3.50 for additional sets of the same plan.

Just send check or money order to

SCALE MODEL HOME PLANNING CO.

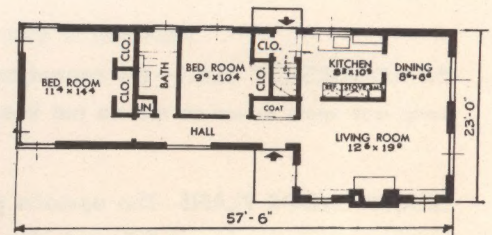
1414 NORTH WOODWARD AVE., ROYAL OAK, MICHIGAN

Design No. 1



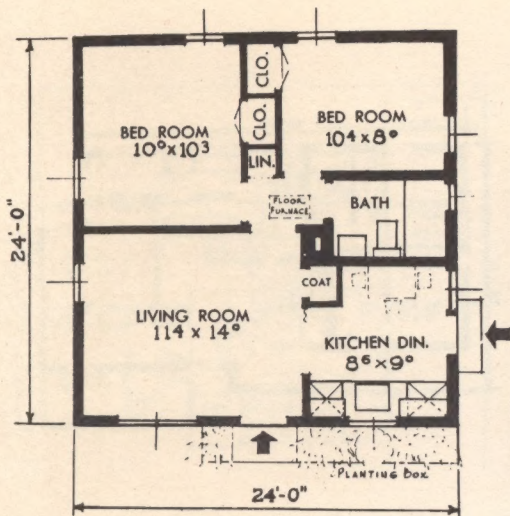
One of the most popular style homes in America, Semi-Cape Cod in Architectural influence, and almost square, for economy in construction. It is a story and a half in height with two bedrooms downstairs and room for an additional two bedrooms and a bath on the unfinished second floor. This home would be equally attractive if built of brick veneer, cinder block or wood siding.

Design No. 2



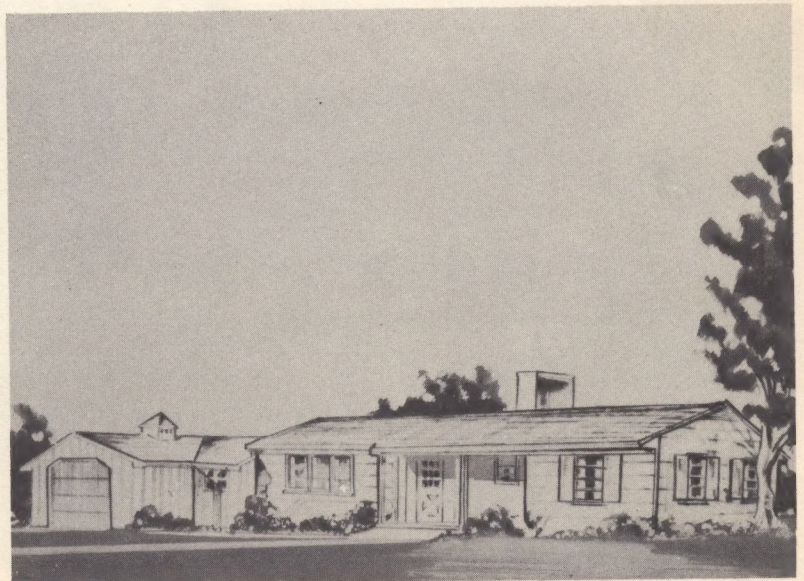
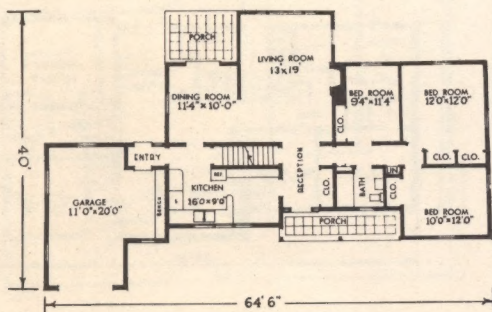
A very practical five-room house with an unusual and attractive exterior of vertical wood siding. Only 23 feet wide, it could fit on a very narrow lot. Corner picture windows, protected front entrance, natural fireplace, and convenient kitchen are among the noteworthy features. The basement is excavated under the entire house, providing lots of room for recreation, laundry, and heating.

Design No. 3



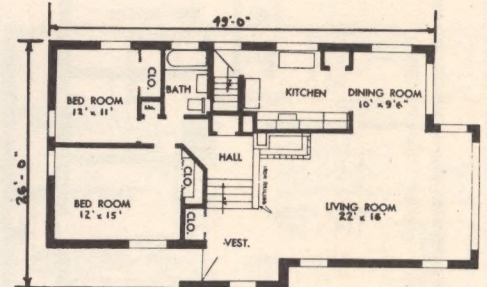
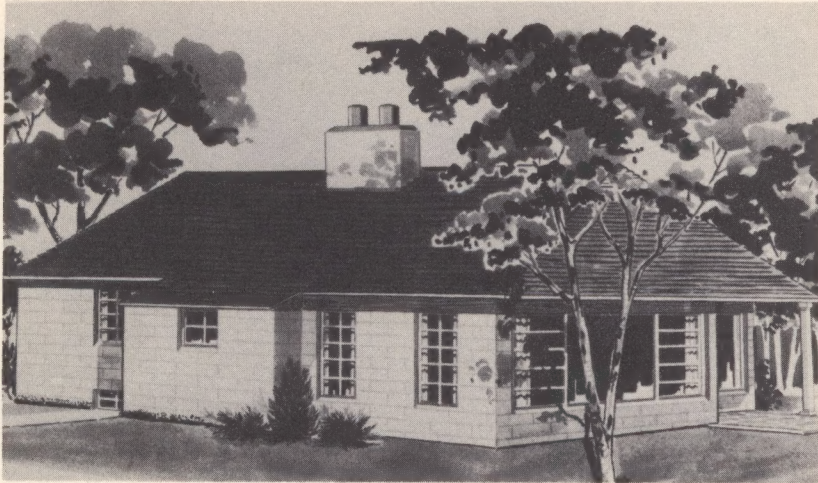
A very small design intended to meet the minimum requirements for a two bedroom home. There is no basement and it is suggested that heat be supplied by an oil or gas floor furnace or a circulating heater. Picture windows, port-hole door, and shutters make this home look more pretentious than it really is. This little home could be built by anyone with a carpenter's touch and will furnish security and freedom from rent

Design No. 4



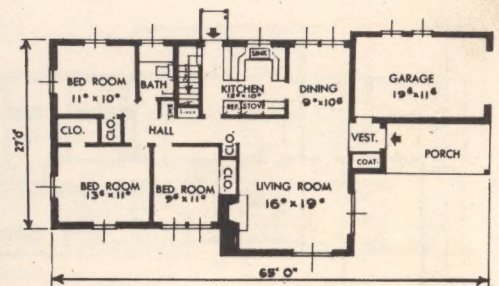
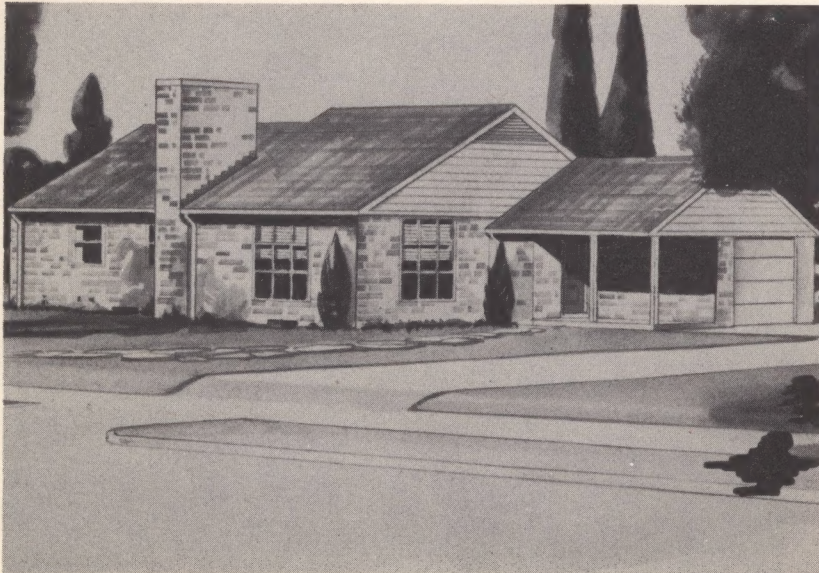
An earth-born home that looks like a one-story-no-basement-house, and yet provides for three downstairs bedrooms, a full basement, and lots of storage room, and perhaps an additional bedroom in the attic. An abundance of picture windows, natural fireplace, well designed kitchen and breakfast nook, work shop in the garage and many other features make this home outstanding.

Design No. 5



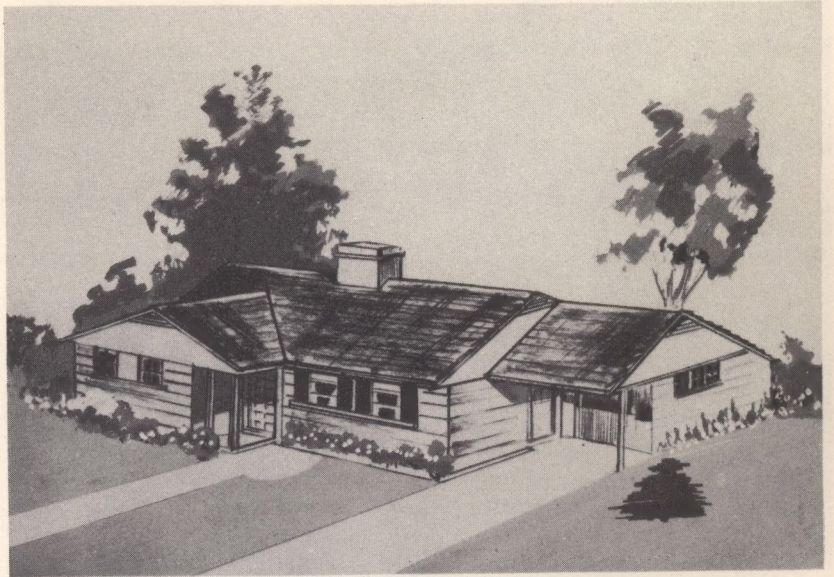
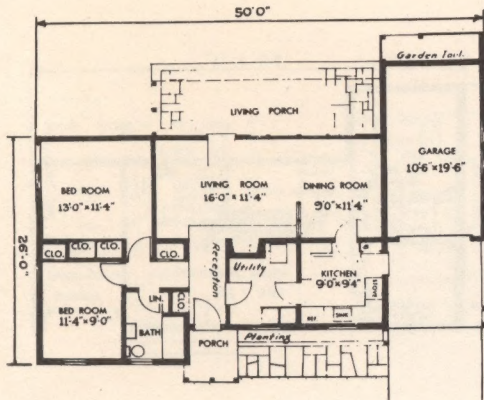
A Multi-level house with a basement under the left side only, which provides economy in construction with an abundance of space. Large living and dining area with corner fireplace, picture window along on entire wall, and the door to the outside terrace are some of the unusual features of this small home. Wardrobe closets with folding or sliding doors help conserve space. It would look most attractive in cinder block or brick veneer.

Design No. 6



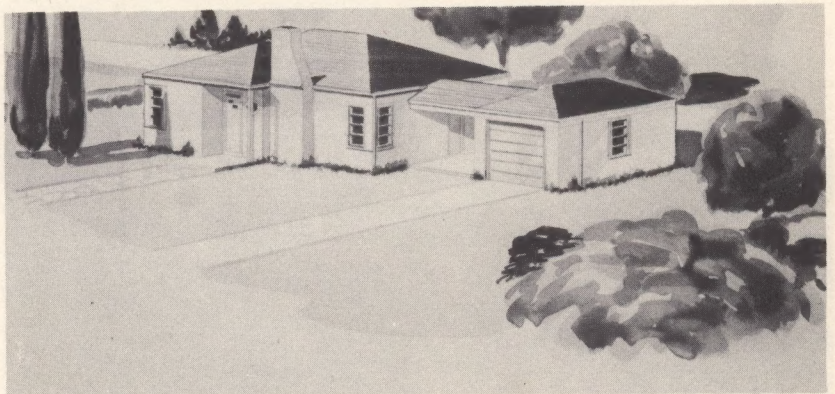
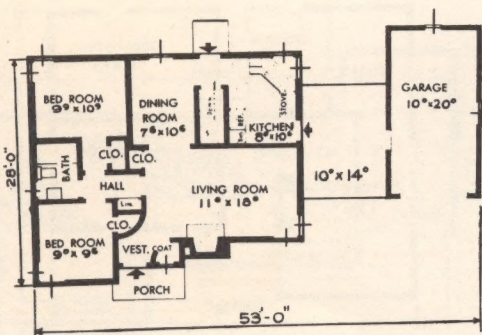
A Prize Winning Home of exceedingly attractive exterior appearance with an abundance of convenient living inside. A protected walk from the garage as well as an inside entrance, open planned living and dining area, three bedrooms, and picture windows are among the most noticeable features. The basement extends under the entire house and provides heating and laundry facilities as well as a large recreational area.

Design No. 7



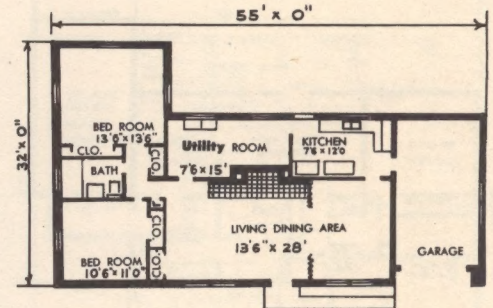
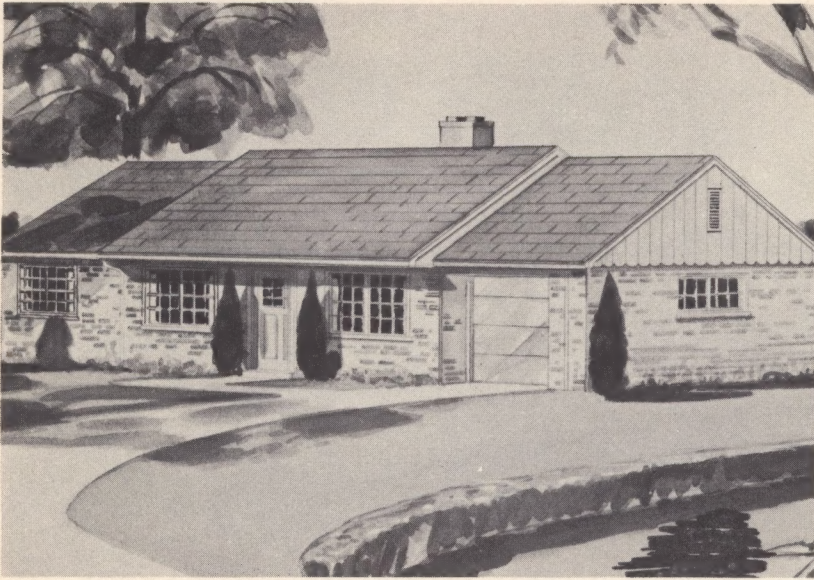
This small Ranch Type, cellarless, two bedroom home has proven to be very popular. Notice the easy access to the utility room from the front door and other parts of the house, which save many steps for the busy housewife. The open planned living and dining area actually extends 25 feet and the solid glass exterior wall and French door leading to the terrace make this an unusually attractive and pretentious room.

Design No. 8



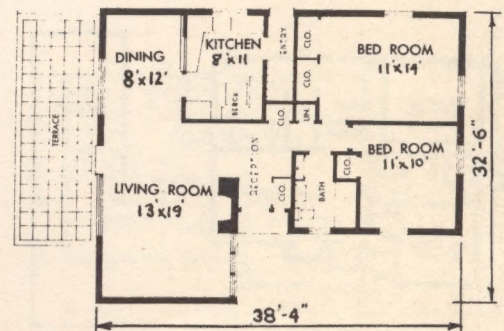
A very small, but popular home with a breezeway and garage attached. Curved walls in the entranceway provide an unusual treatment, and corner windows throughout add another feature of interest. The living room is large with a natural fireplace, and there is a separate dining room. Breezeway could be screened and would make an ideal place for summer meals because of its location close to the kitchen.

Design No. 9



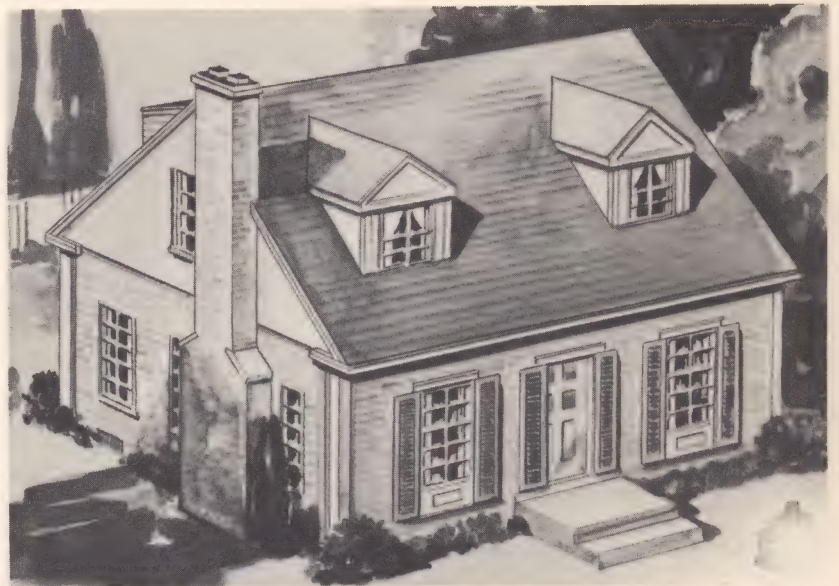
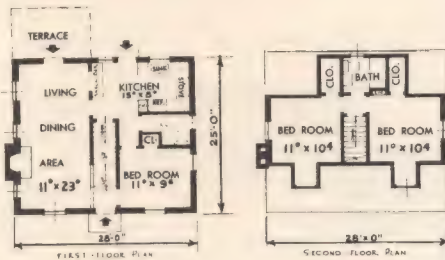
Here is a small economical basementless home with two bedrooms and a garage all under the same roof. Strictly "Snug as a bug in a rug." The living-dining area is large and convenient to the well designed kitchen and utility room. This room has lots of space for laundry tubs, washing machine, furnace and hot water heater. The inside entrance from the garage and an abundance of closets are other desirable features.

Design No. 10



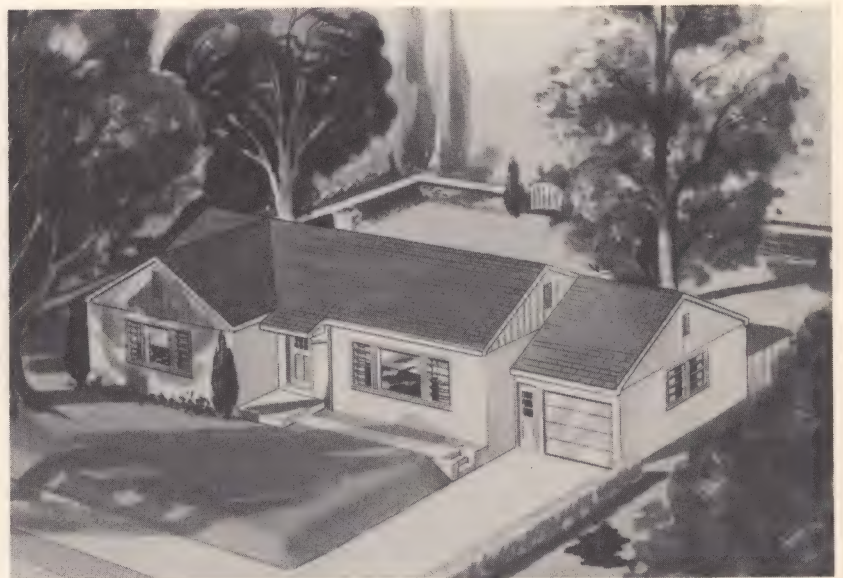
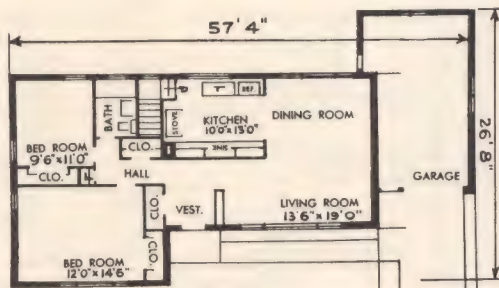
This is small two bedroom L shaped home that is exceptionally attractive, convenient, and economical to build. The open planned living and dining room extend along one whole side of the house and the natural fireplace and great expanse of picture windows in this area give an impression of spaciousness seldom found in a home this small. The position of the outside terrace also adds to the beauty of this room.

Design No. 11



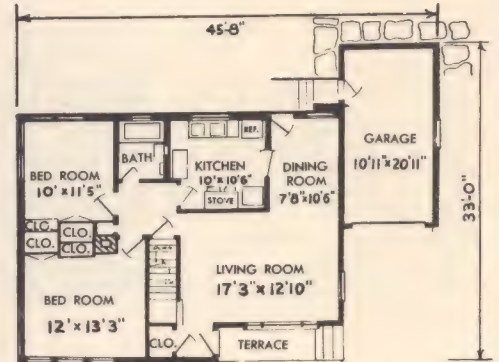
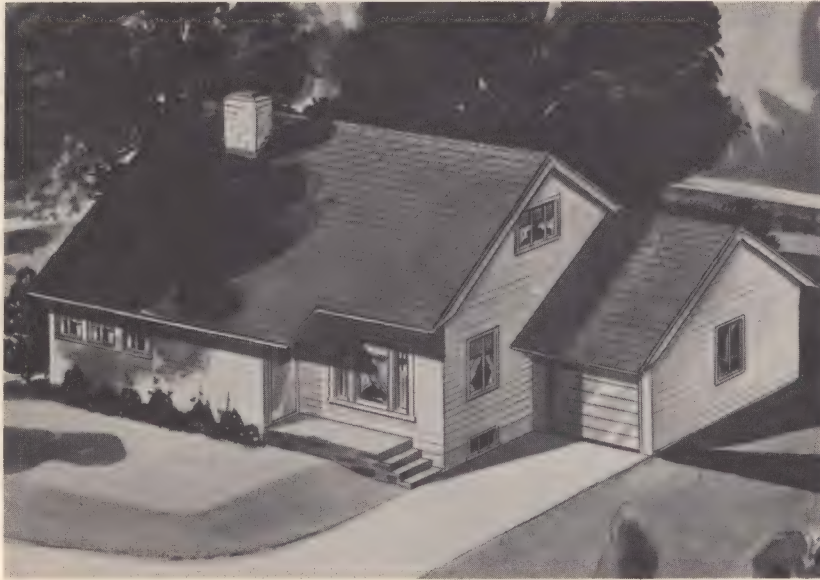
An ever popular Cape Cod home, only 28 feet by 25 feet wide, but providing space for three bedrooms, bath and lavatory, kitchen and huge living-dining room extending from the front to the rear. A full basement, natural fireplace and terrace leading from the dining area are also interesting features. A maximum of living space is provided in this small home with a minimum of building cost.

Design No. 12



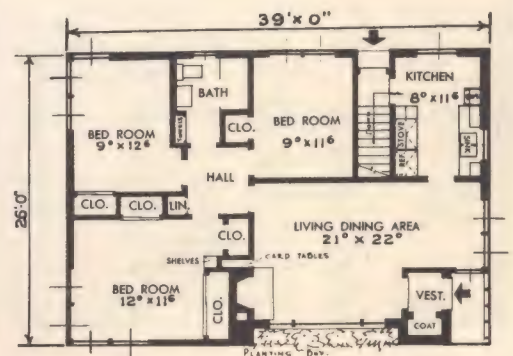
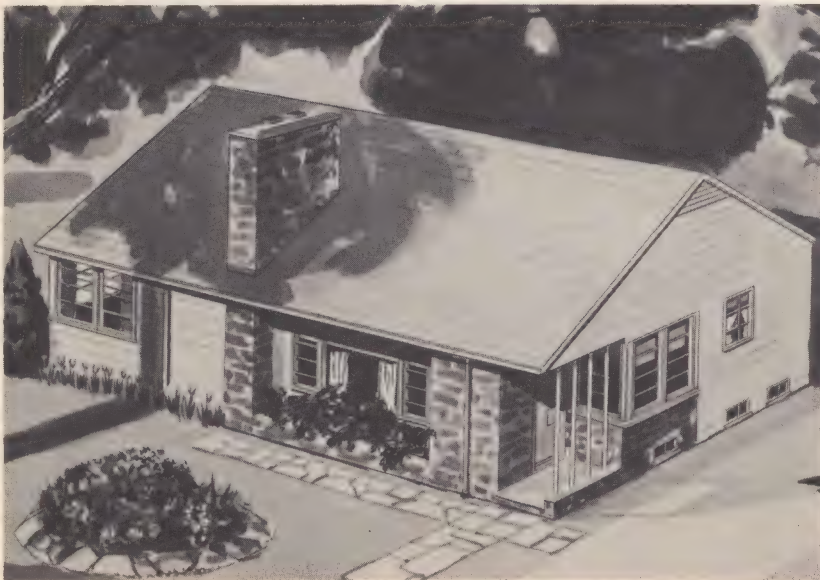
This is a home specially designed for cement or cinder block, in the extremely popular Ranch Style. An open planned living-dining room with a large picture window in the front and another in the rear provides a spacious interior. A full basement allows room for laundry, heating, and recreational facilities. There are wardrobe type closets in the bedrooms and if sliding doors are used a great deal of usable space would be reclaimed.

Design No. 13



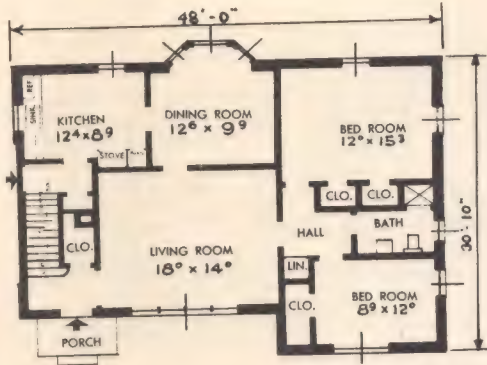
A very popular story and a half home, designed of wide horizontal wood siding. The kitchen is convenient to both the front and rear entrances and to other parts of the house, which will save many steps for the busy housewife. There is additional space on the second floor for two more bedrooms and a bath, and there is plenty of room in the basement for recreation, storage, heating and laundry.

Design No. 14



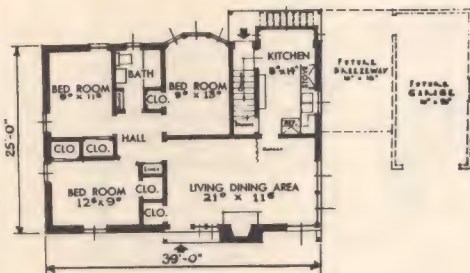
An unusually attractively designed three bedroom ranch style home with basement. Notice the large amount of glass area provided in every room in the house. The central stone chimney, natural fireplace and great number of closets are among the good features. There are invaluable sliding doors in most of the closets, saving the space usually occupied by the swing of a hinged door.

Design No. 15



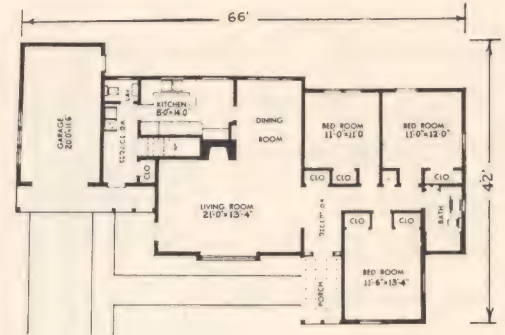
This style of architecture has been popular in this country for many years. Two bedrooms and a bath downstairs, a living room, separate dining room and kitchen provide a unit in itself. If desired, the upstairs could be made into an income unit, as there is room up there for two large rooms and bath and the entrance downstairs could be closed for privacy.

Design No. 16



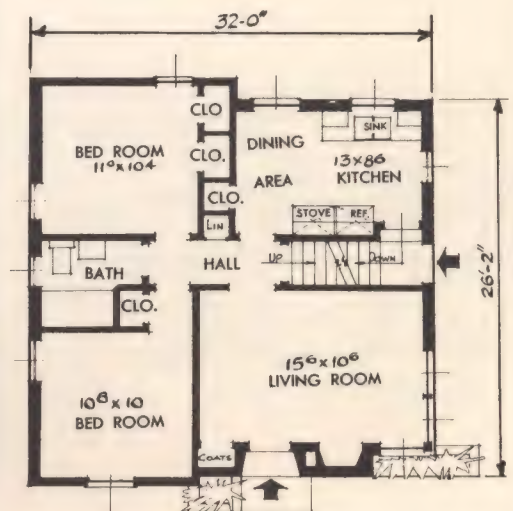
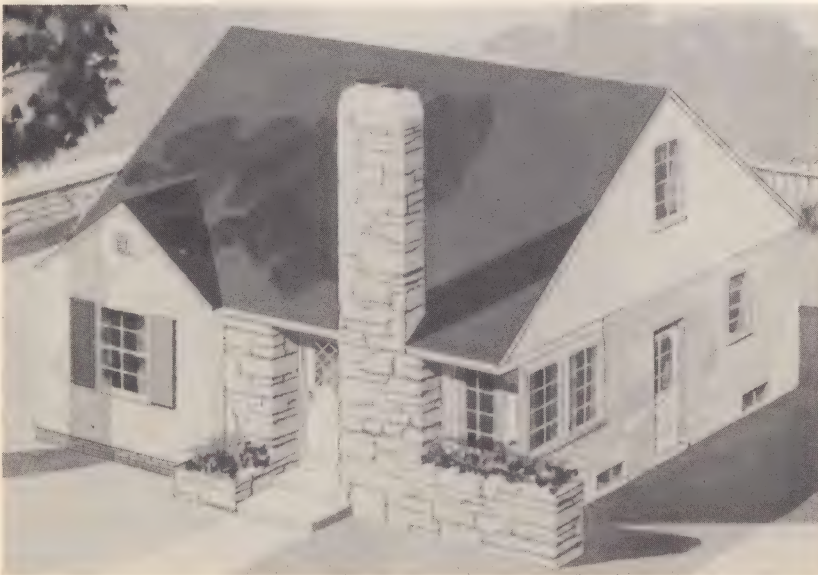
A small ranch style home that seems part of the landscape itself. The exterior is of rough brick with vertical and horizontal wood siding for effectiveness. Three bedrooms, a large living-dining area, natural fireplace, picture windows and an exceptionally well planned kitchen are among the many outstanding features of this small home.

Design No. 17



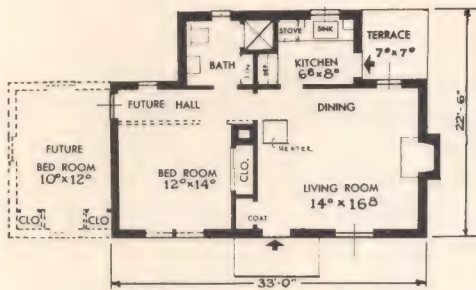
A three bedroom, open planned ranch house with everything included for convenient living. The utility room next to the kitchen make all of these work areas extremely accessible. A protected walk from the garage to the service entrance and stairs leading to the basement are well planned. Basement could have heater room and recreational or hobby space if desired.

Design No. 18



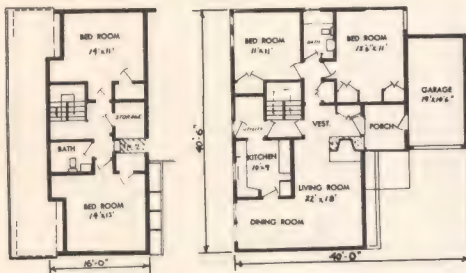
It is often said that it costs \$500 every time you go around a corner when building a home. For this reason the rectangular home is usually the most economical. Only 28' x 24' this little home provides for two bedrooms downstairs and two bedrooms and bath in the unfinished upstairs. Corner picture windows and natural fireplace are other worthwhile features.

Design No. 19



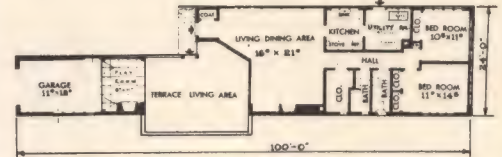
One story, no-basement home, designed to be expandable. The original unit provides one bedroom, large living room with natural fireplace, coat closet, bath and kitchen. If another room is desired at a later date the floor plan shows how it can be added. The original unit should be very economical to build and ideal for the young couple just starting out.

Design No. 20



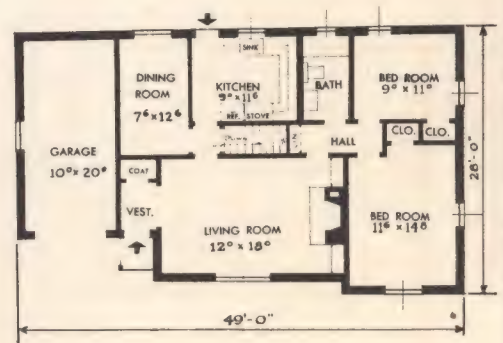
A small home that combines beauty with an exceptionally compact design providing four bedrooms for the larger family. The attached garage gives the house a more pretentious look. The kitchen and utility room are very compact and well designed. The huge picture window on two walls of the living room and the built-in flower box are other attractive features.

Design No. 21



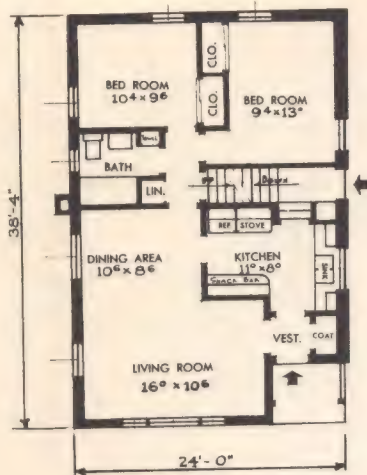
An unusual home that looks very pretentious but is actually only 24 feet wide. The walled outdoor living area makes an ideal play space for small children and when they grow older it will make an equally attractive place for barbecue parties. It is this wall that makes the house look so large. Ideal for a long narrow lot.

Design No. 22



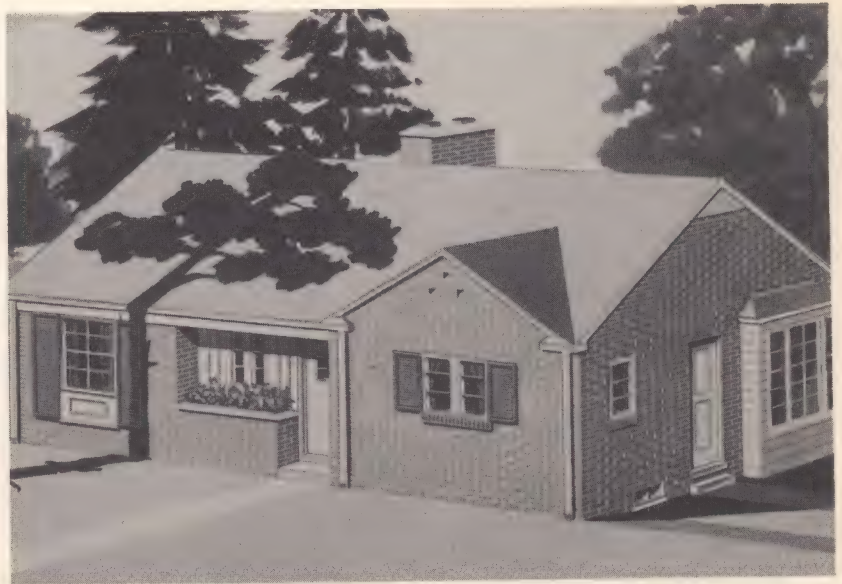
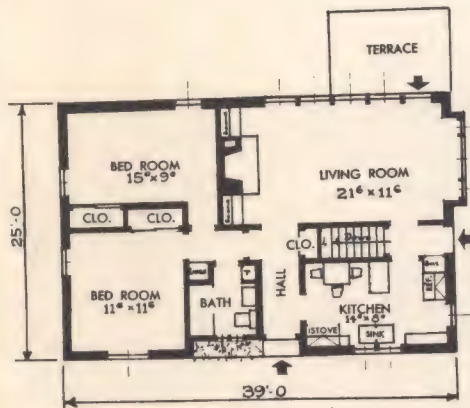
A one story ranch type home, providing many desirable features. The full basement allows room for laundry and heating facilities and a recreational area. The living room is large with a picture window, and natural fireplace with book shelves on both sides. The kitchen is very efficiently designed, and the plan allows for a separate dining room.

Design No. 23



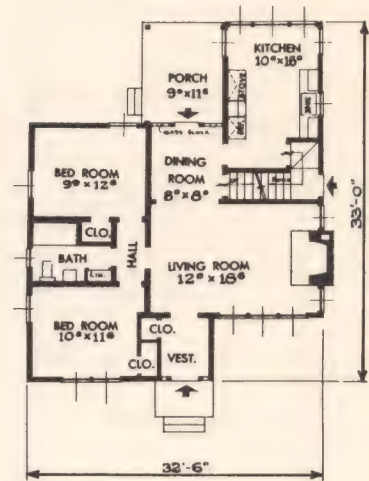
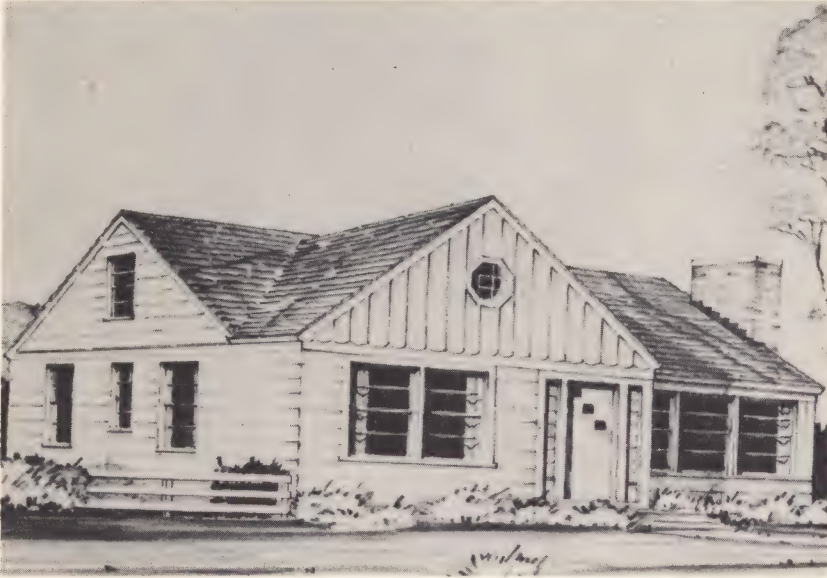
This is a small house designed for a narrow lot, as it is only 24 feet wide. It provides room for two bedrooms down and an additional two bedrooms and bath on the unfinished second floor. Wardrobe type closets with sliding doors regain the space usually occupied by the swing of a hinged door. The kitchen is compact and yet provides space for a snack bar.

Design No. 24



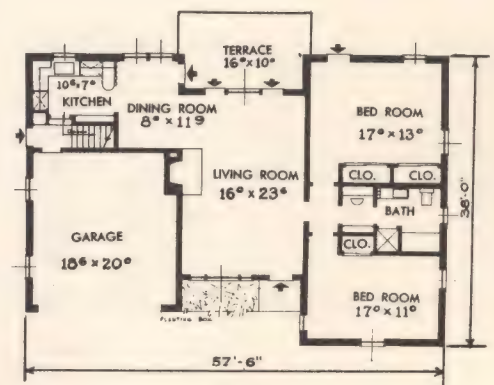
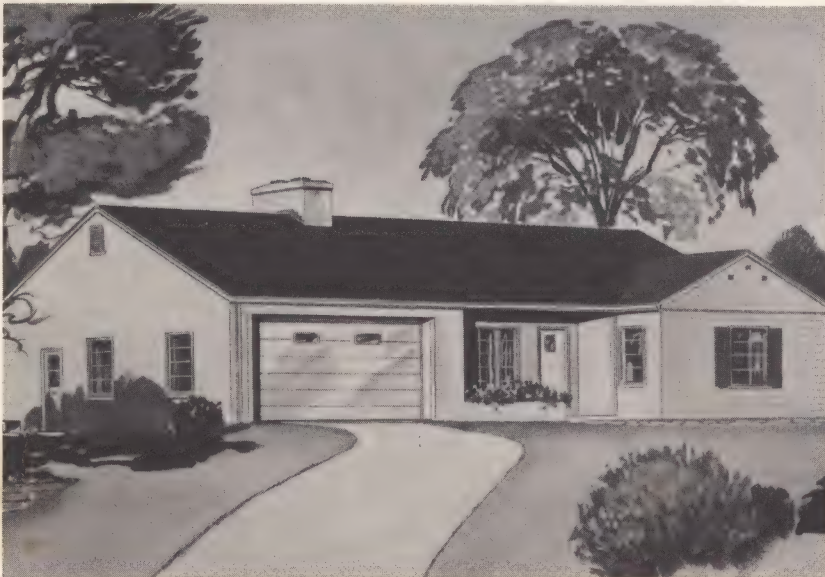
Another especially attractive ranch style home. Notice the built-in planting box at the left of the front door. See how handy the bath is to all parts of the house and also how close the kitchen is to the front and the service entrance. Truly a step-saving small home with all conveniences. The basement extends under the entire house providing lots of extra space.

Design No. 25



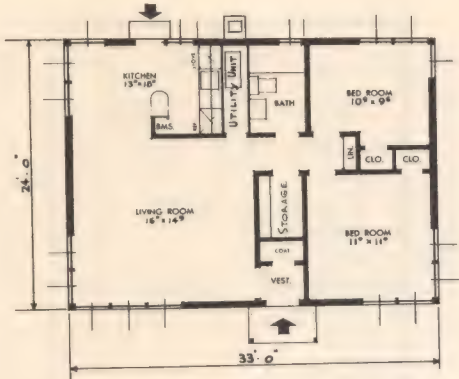
This small home has been designed with an extremely attractive exterior appearance. The combination of horizontal and vertical wood siding and the many picture windows are responsible for this nice appearance. The interior is very livable and practical and there is room on the second floor for two more bedrooms. There is extra storage space in the gable end above the front door.

Design No. 26



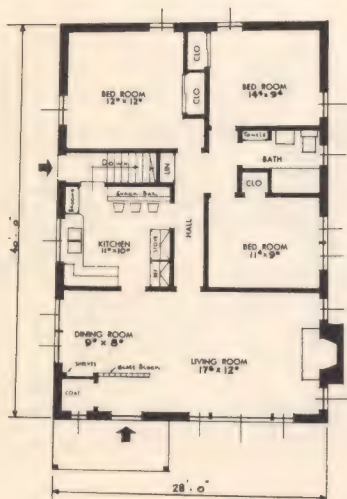
This unusual two bedroom ranch home shows a great deal of careful planning. The living room extends clear through the house and picture windows on both sides provide a view in each direction. This open planning adds a feeling of spaciousness. Notice the bath has a separate powder room in front—a convenience for guests. There is a full basement and built-in garage.

Design No. 27



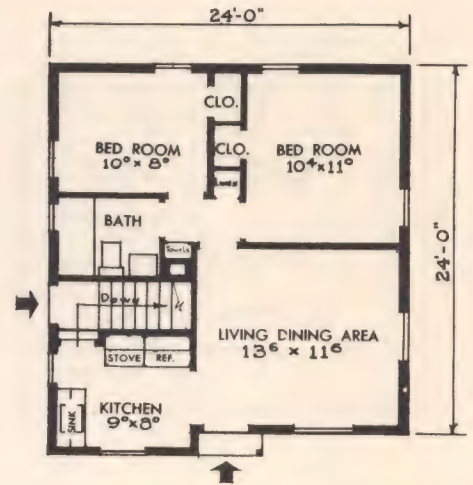
Tiny outside dimensions yet everything a person could want, vestibule, coat closet, big bedrooms, cross ventilation, lots of closet and storage space, a well designed kitchen, and a utility room all on one floor. The corner picture windows are outstanding. The square shape and no basement makes for great economy.

Design No. 28



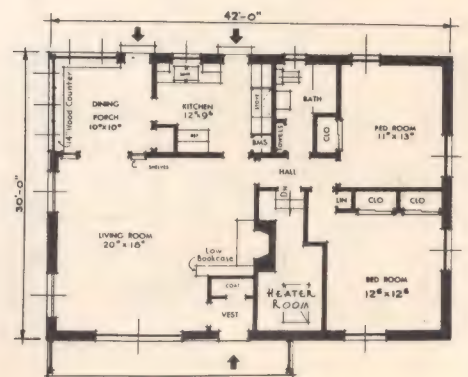
An outstanding small three bedroom home. Directly in front of the entrance door is a partition of glass blocks which keep the cold breeze from blowing directly into the living-dining area. Picture windows and natural fireplace make the front part of this house outstanding. A full basement provides lots of extra room.

Design No. 29



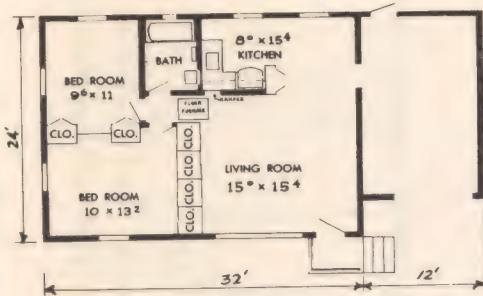
Economy is the key word for this little home. There are some features missing such as coat closet and vestibule and fireplace but for newlyweds with a limited budget, there is a heap of living between the four walls. The kitchen is well designed and has room for a table and four chairs. There is a full basement.

Design No. 30



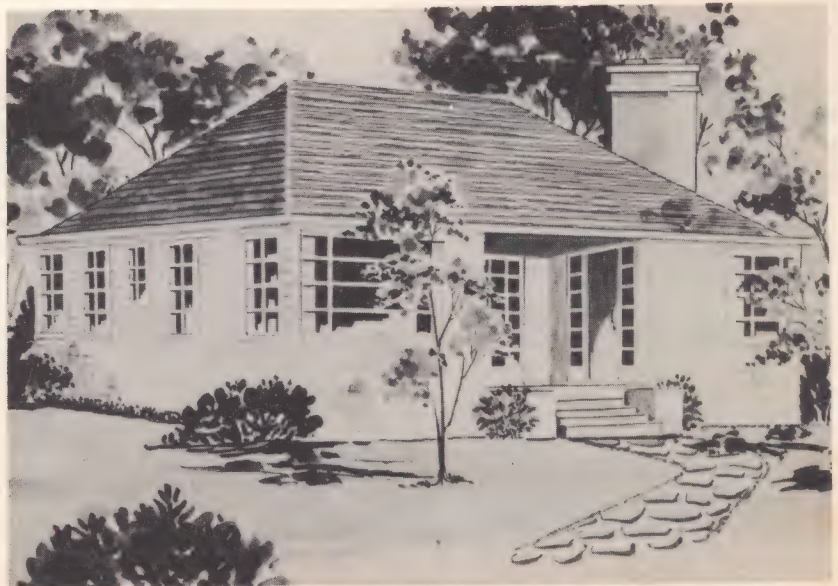
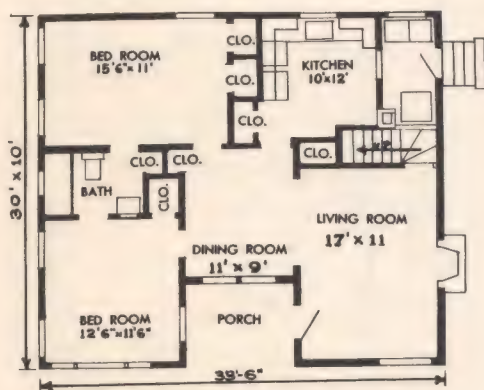
A one story, basementless ranch home with loads of conveniences. The protected front porch with trellises at each end and the large picture windows, especially in the dining room, all add to its attractiveness. The bath is handy to the entire house and notice the kitchen has three doors, all step savers.

Design No. 31



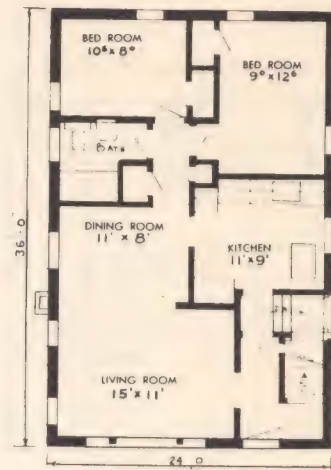
A one story "Economy House" that looks more expensive than it really is. There is no basement and a floor or wall furnace should be used. There are two closets in each bedroom and two in the open planned living-dining area. One of these closets holds the hot water heater and the other is a coat closet.

Design No. 32



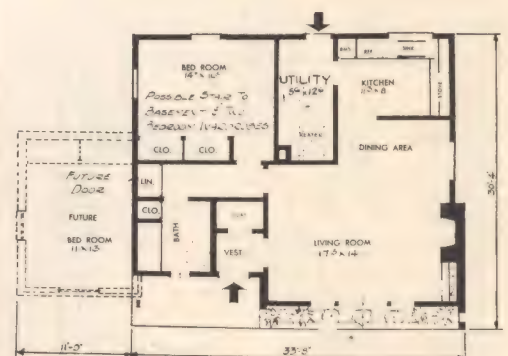
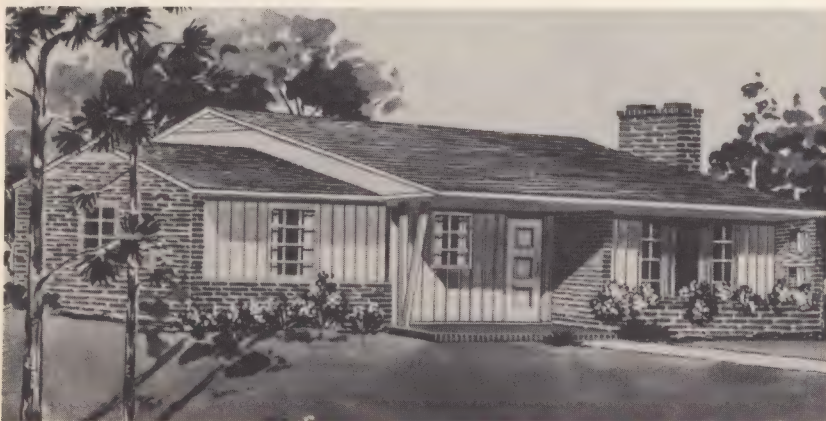
An unusual almost square home that should be quite reasonable in cost and yet the recessed front porch, picture windows and natural fireplace with outside chimney all make it look pretentious. There could be a basement under the entire house but there is a laundry and heater room on the first floor so this expense could be eliminated. The coat closet is under the stairs leading to the attic.

Design No. 33



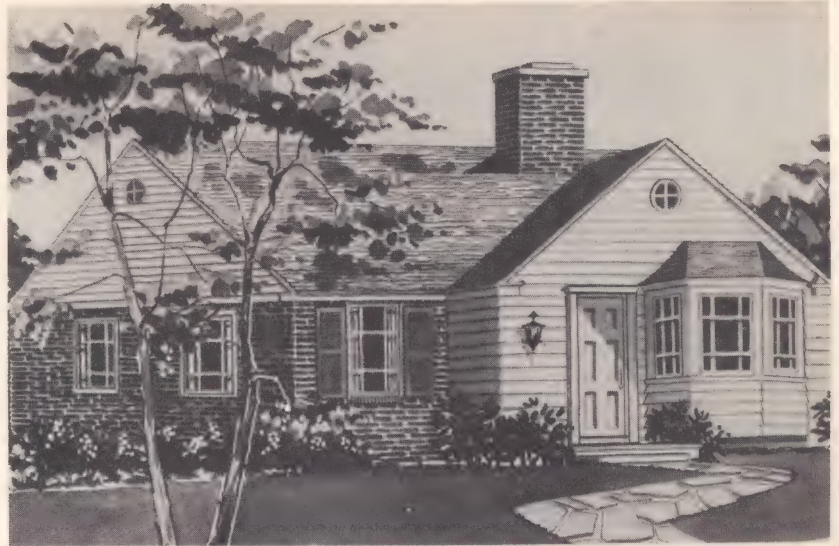
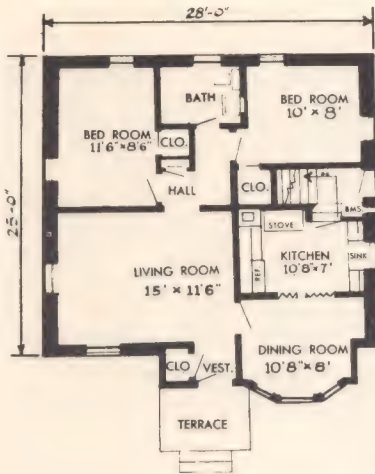
A very attractive home for a narrow lot. Only 24 feet wide, it has space for four bedrooms and two baths. Because of the design of the entrance it could be made into an income until such time as the family grew to need the two upstairs rooms. The kitchen is well designed to save steps for the busy housewife and there is room in the basement for laundry, heater room and recreational area.

Design No. 34



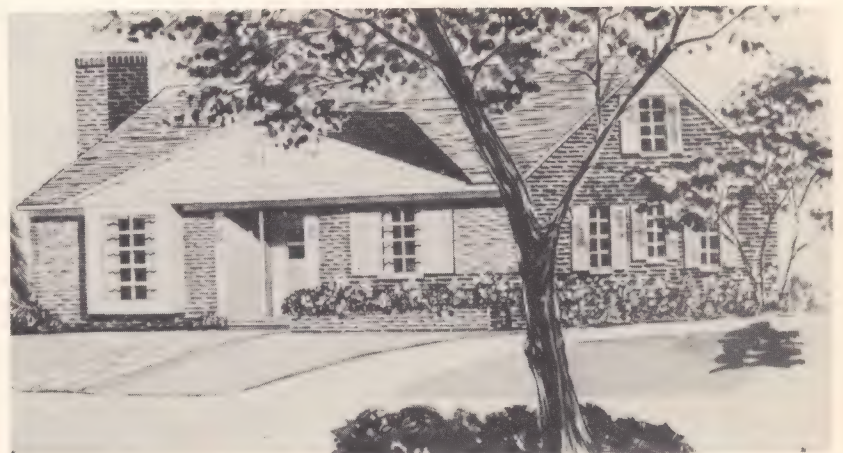
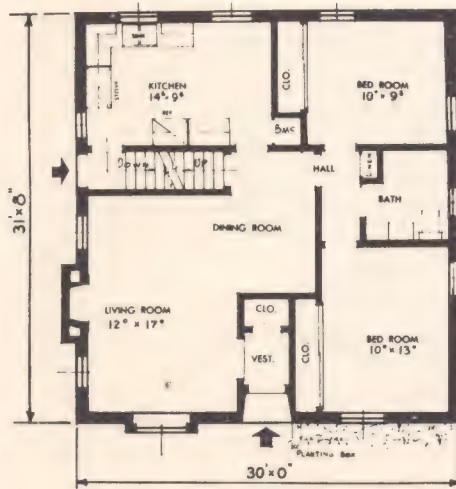
An exceedingly attractive design for an expansible home. For the young couple who only need one bedroom and have a small budget to start, this home should be ideal. The living room is large, the kitchen well planned and the bedroom large with two wardrobe type closets. If a basement is desired the floor plan shows how the stairs could be included.

Design No. 35



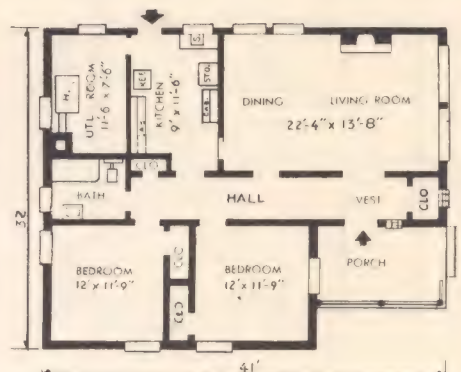
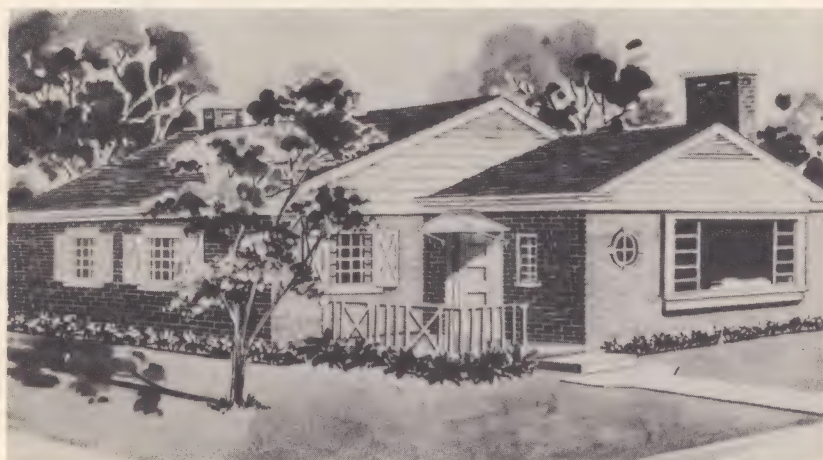
An exterior of rough brick and white wood siding makes this home very good looking from the outside, however, the inside is just as well planned. In just 25 x 28 feet there is room for four bedrooms and two baths and a full basement provides lots of additional space. There is no fireplace but a very attractive one could be included in the corner next to the kitchen wall.

Design No. 36



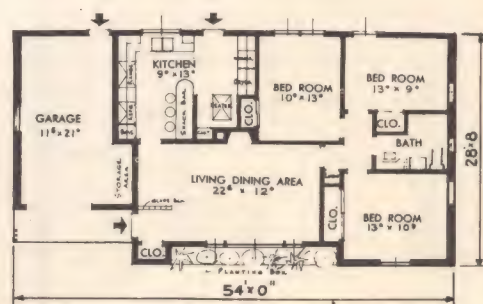
Rough brick with white wood siding gable ends, and an outside chimney all combine to make this an exceedingly attractive little home. There are two bedrooms down and room for two more upstairs. Large wardrobe closets with sliding doors and a very efficient kitchen are other worthwhile features.

Design No. 37



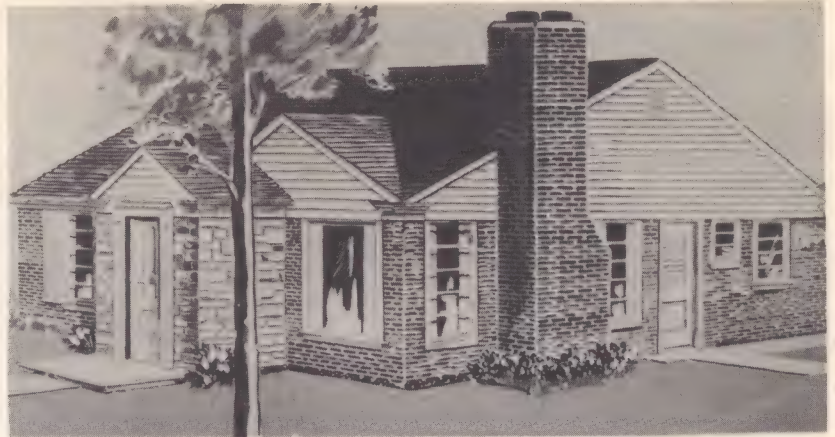
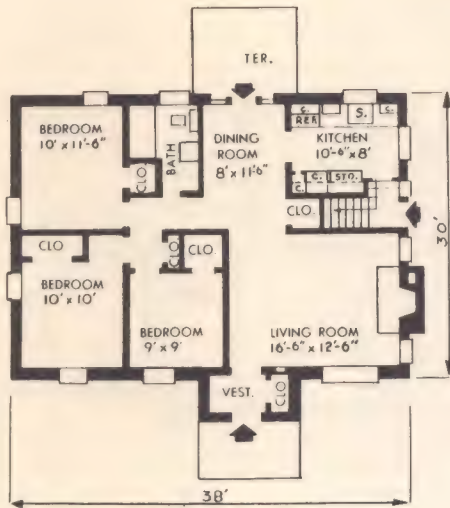
A very attractive no-basement, one story home that has every feature one could ask for. The living-dining room with large picture windows and natural fireplace makes an exceedingly cozy setting. The kitchen and utility room form the work area and are very compact and efficiently designed. No more backaches from carrying the washing up from the cellar with this home.

Design No. 38



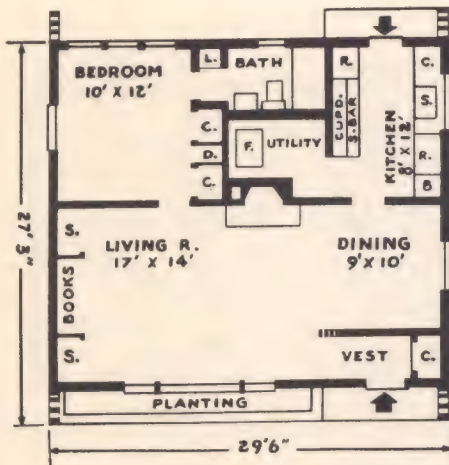
The best way to describe this home is to show a picture and a floor plan. The combination of rough brick and wood siding or shingles, picture windows and built-in flower box by the front door all make the exterior outstanding. The combined kitchen and utility room and the arrangement of the other rooms make the interior very convenient to live in.

Design No. 39



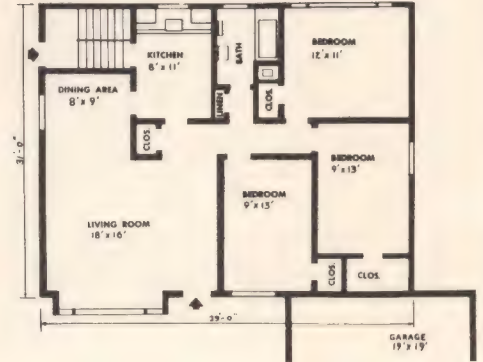
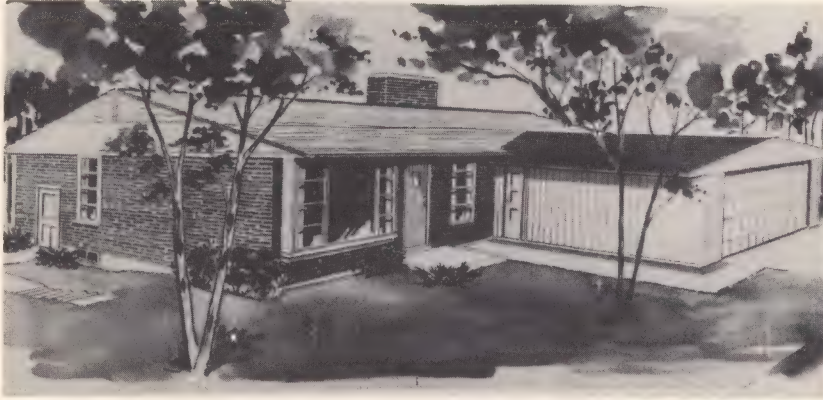
This three bedroom house has a great many things to recommend it. The use of white wood siding on the gable ends saves enough to allow the ledge rock or split field-stone entranceway and the oblong shape also adds to the economy. The interior is compact and efficiently designed. Properly landscaped, this little house will become a Home wherever built.

Design No. 40



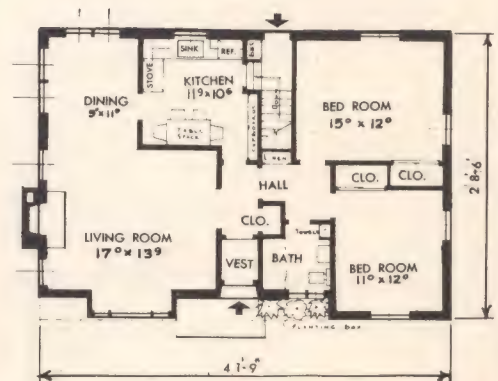
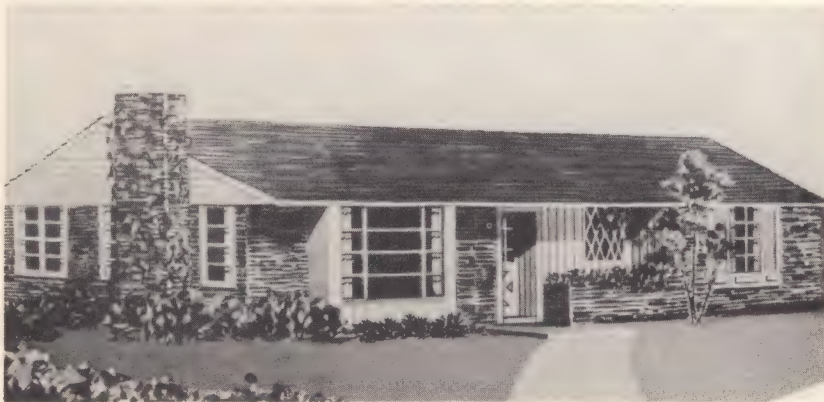
When one considers the accidents that result from stairs in the home and the physical effort required to ascend them it's a wonder everyone doesn't live in a one story home. This little one bedroom house has lots and lots of good features AND it's all on one floor—thus it should be very economical to build.

Design No. 41



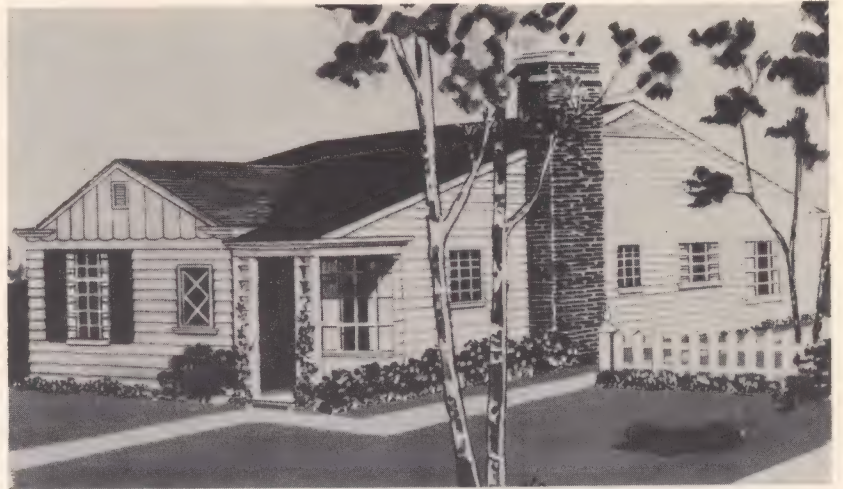
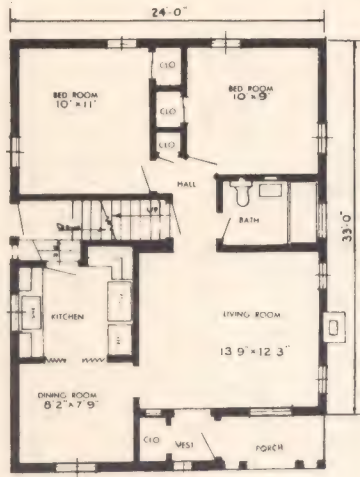
A very pretentious looking three bedroom home with attached two car garage. Even without the garage it would be very good-looking and practical. One outstanding feature is the picture window wall with two French doors in the Master bedroom. Basement is under the entire house with loads of room for laundry, heater room and recreation facilities.

Design No. 42



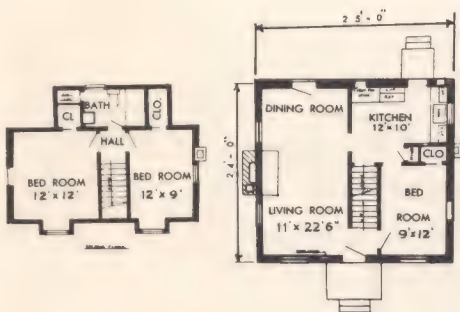
A true Dream Home. Step-saving, all-on-one-floor, brick with gleaming white wood trim and planting box. Large wardrobe closets and oodles of windows are features of the interior. Harmonious living would be guaranteed in this gay, two bedroom house. A very popular home plan.

Design No. 43



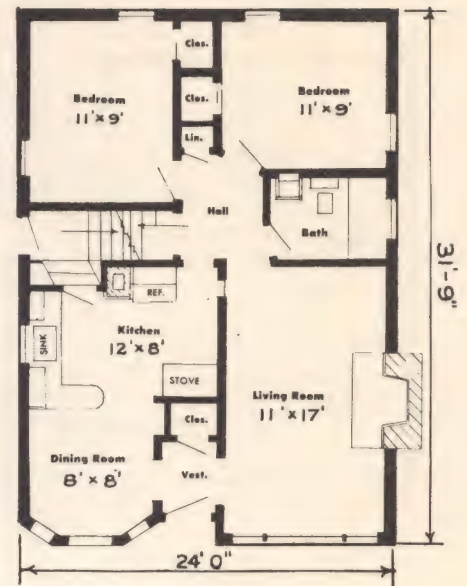
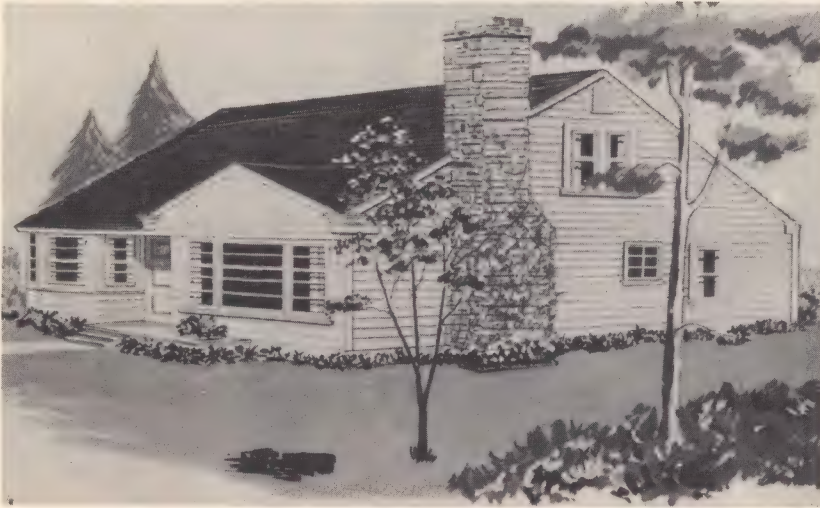
Another one and a half story home in white wood siding for economy's sake. There is room for a possible fireplace and of course, there is a vestibule that protects from winter winds. The happy kitchen is separated from the dining room by new folding doors. There is room for a third bedroom or possibly two small bedrooms upstairs.

Design No. 44



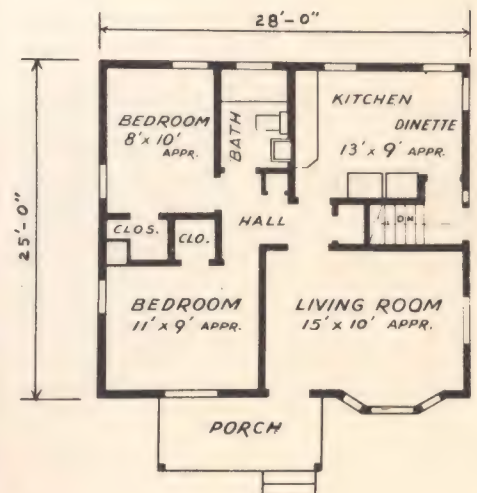
Thousands of people like two-story homes and here is one of the most attractive we have found. The exterior is brick veneer with vertical wood siding trim. There is a natural fireplace suggested, although the architect has not shown the chimney in his plans this is standard building procedure. There is a bedroom on the first floor which could be used for a den if desired.

Design No. 45



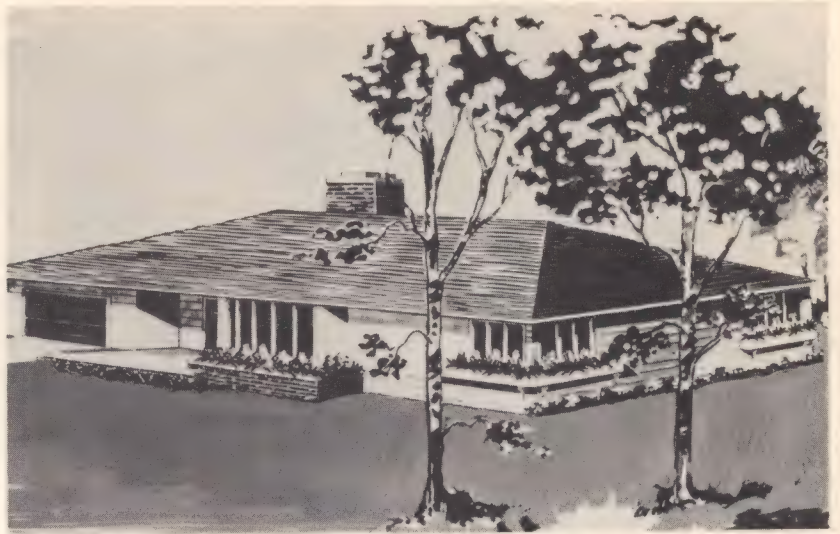
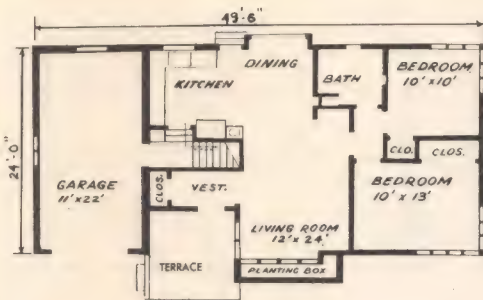
This is a comfortable wood siding house with an unfinished upstairs. Note the cute bay window in the dining area as well as the serving bar between that and the kitchen. Of course, there is a fireplace and the much wished for picture window in the living room. An inexpensive home to build but very attractive.

Design No. 46



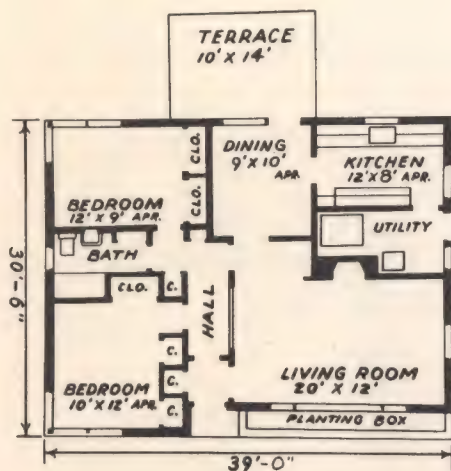
An almost square, and therefore economical to build, small home with the exterior of horizontal wood siding. An attractive bay window in front and a picture window at the side of the living room, with corner windows in the kitchen are attractive features. There is a full basement with lots of room for laundry, heater, and recreation.

Design No. 47



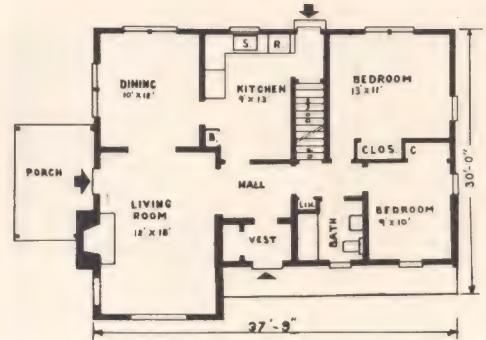
Here is a low to the ground exceedingly attractive ranch home. The exterior is designed to be of wide horizontal siding or cement or cinder block although it would look very attractive of rough brick. The built-in planting boxes and corner picture windows all add to its beauty. The interior is just as attractive and well planned as the exterior.

Design No. 48



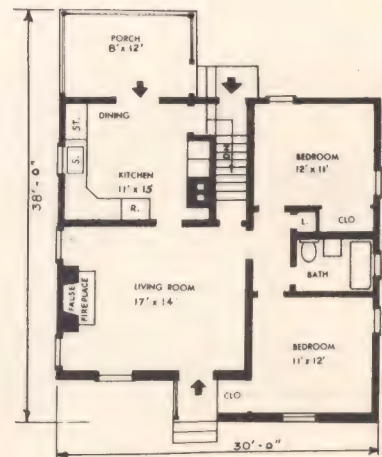
Here is another of the ever popular ranch style home. The exterior of rough brick with white siding on the gable ends, built-in flower box, shaded front picture window, and abundance of closet space are among the better features. Notice the terrace and French door off the dining room. There is no basement so this house should furnish an unusual amount of convenient living at a reasonable cost.

Design No. 49



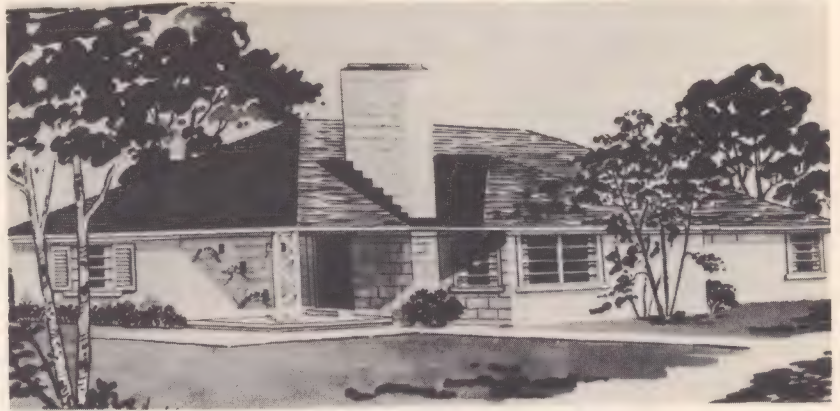
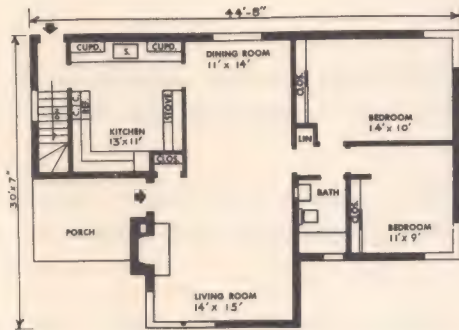
This is a very unusual and beautiful story and a half, four bedroom home. Although only 38 x 30 feet it offers everything needed in a home. The living room is long with picture window and natural fireplace. There is a separate dining-room and well designed compact kitchen. There is a front and side porch, two bedrooms and a bath downstairs, and the same on the second floor.

Design No. 50



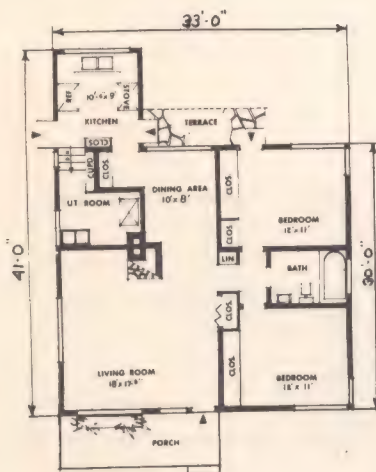
An unusual and economical one story home with a back porch so dear to the hearts of many Americans. The way the front bedroom projects out to provide a protected entrance with lattice on one side for climbing vines is attractive. The back porch could be provided with combination glass and screen windows for year around comfort.

Design No. 51



One of the most unusual cinder block homes. Could be built of other material but it was designed for cinder block. Notice the protected front porch with niches in the walls for plants, the outside chimney, corner picture windows, and natural fireplace. The living-dining area extends clear through the house, providing lots of cheerful light and plenty of wall space for furniture placement.

Design No. 52



A one story "outdoor living home." Notice the many picture windows, several of them at the corners. There are a great number of large closets throughout the house. Notice the door in the back bedroom leading onto a terrace which also has a door leading to the kitchen. This would make a beautiful place for summer meals. There is a natural fireplace on an inside corner of the living room.

BEACH HOUSES

DURING THE FIVE YEARS we have been supplying small home designs to newspaper readers we have had literally thousands of requests for cottages, or beach houses. We finally decided that something should be done to fill this demand so we engaged the services of Ken Randall, one of the nations foremost designers. We told Mr. Randall what the public apparently wanted, judging from their letters to us, and the ten Beach Houses on the following pages are the result.

Most people wanted something small, that could be built for around \$3,000 and they wanted them modern in design. If people wanted log cabins or standard cottages, plans were available in most lumber yards or public libraries.

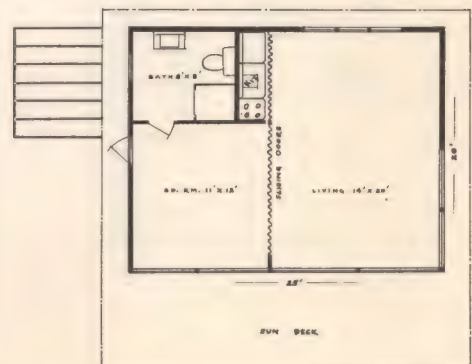
The ten designs Mr. Randall furnished us range in cost from \$2,000 to \$6,000, depending on what type of interior equipment is used. Actually if a person wanted to put in a \$1,000 bath room against a stall shower, the end cost would be quite different.

Although Mr. Randall has designed each exterior to be of a certain material, here again, the individual builder has quite a bit of leeway. Poured concrete or cement blocks could be used, or the exterior could be changed to all wood if that was more economical or served a purpose better.

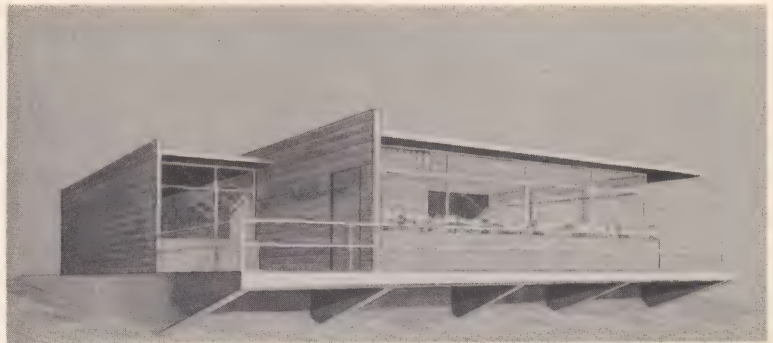
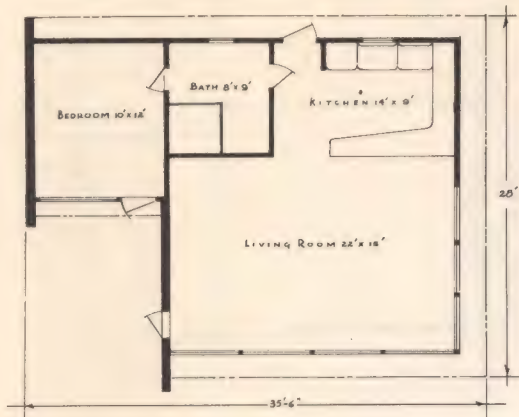
One other idea should be mentioned here. Since these designs were finished a great many sets of plans have been sold to people who wanted the buildings for other purposes than Beach Houses. Many have been converted to hot dog stands, drive-in restaurants, real estate offices and similar types of buildings.

We hope that among these ten designs you may find something that suits you. The price for building blueprints and specification sheet is the same as for our other plans, \$7.00 for the first set and \$3.50 for additional sets if ordered at the same time. It generally takes from three to six sets of plans to build. Some banks require one set for their files when making a loan. Many communities require one set for their files when issuing a building permit. A prime contractor may need three or four sets for the use of his subcontractors, the mason, the plumber and the wiring contractor for example.

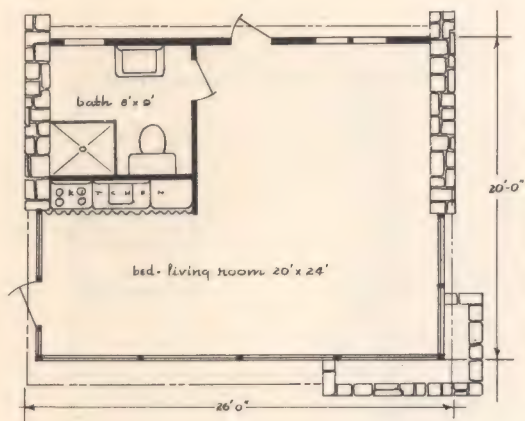
Hide Away



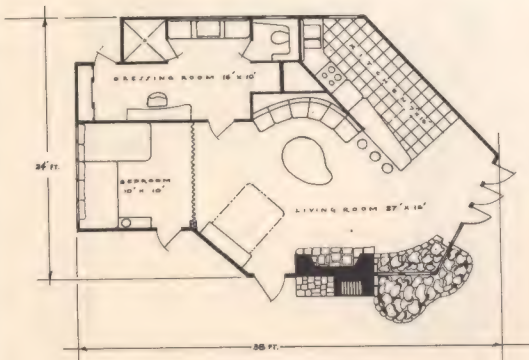
Trade Winds



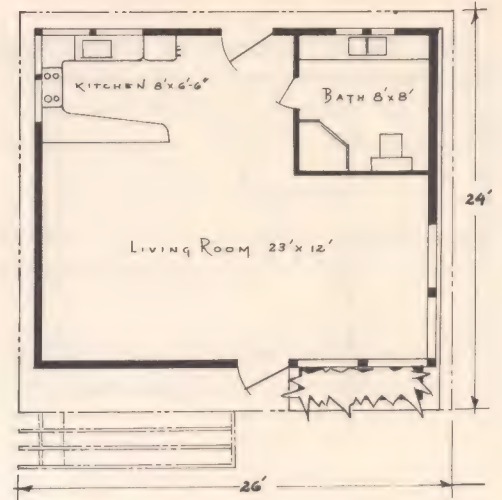
Blue Lagoon



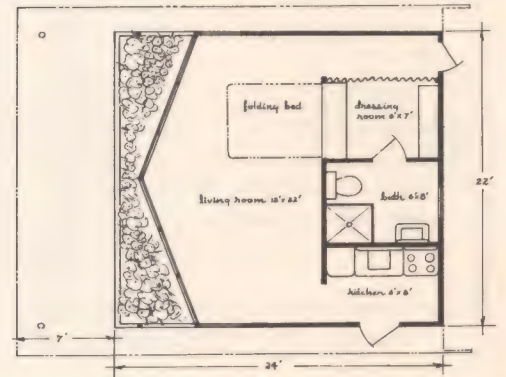
Happy Days



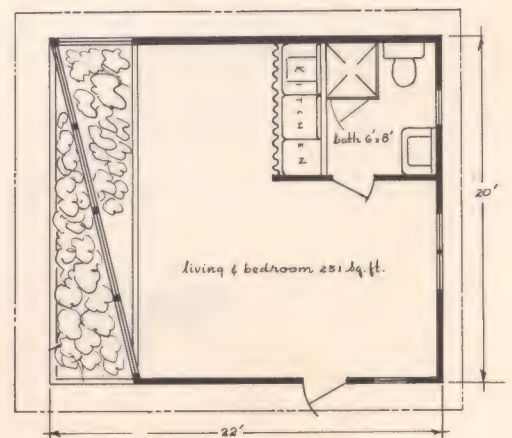
Sinbad



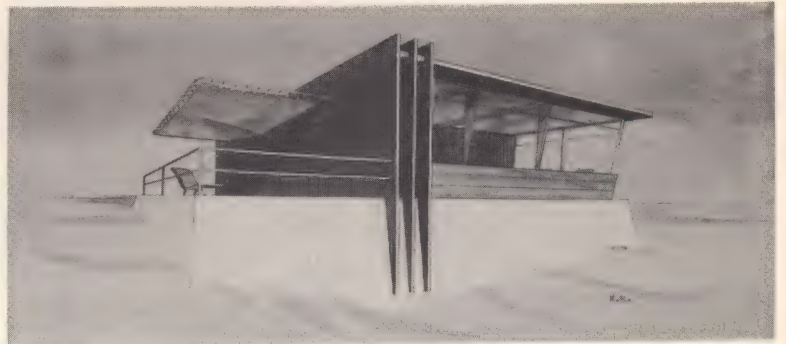
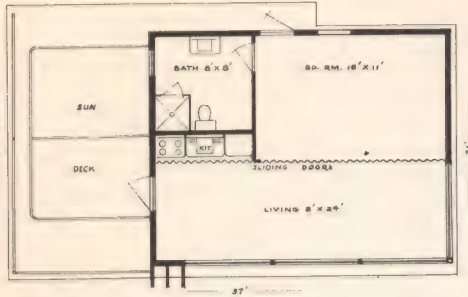
Venice



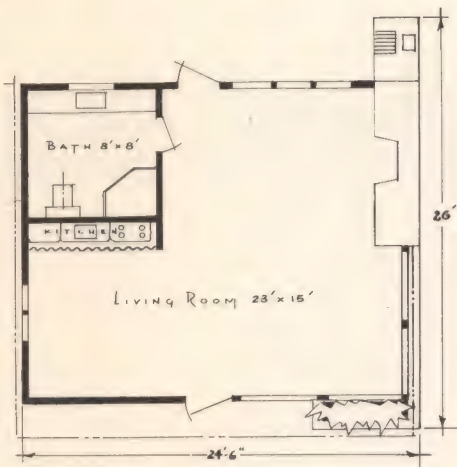
Flamingo



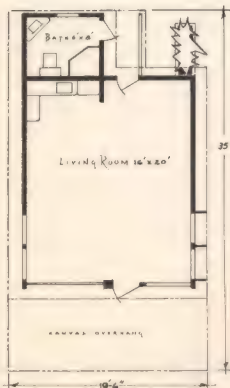
Catalina



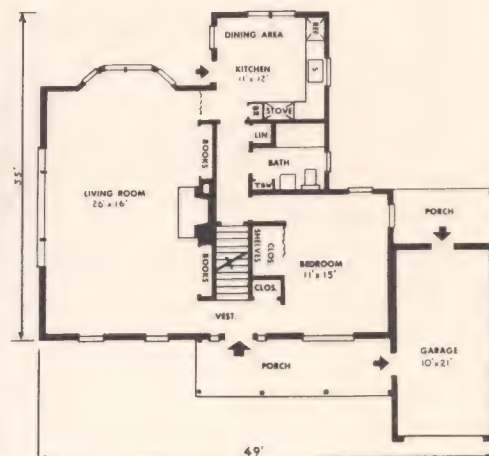
Arabian Nights



Moonglow

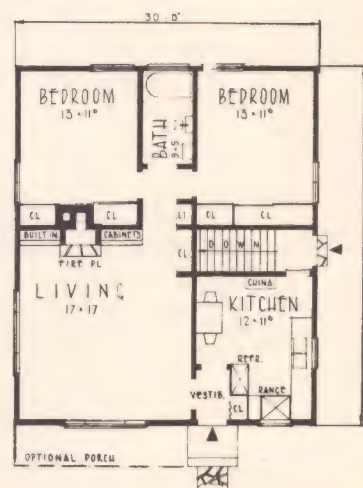
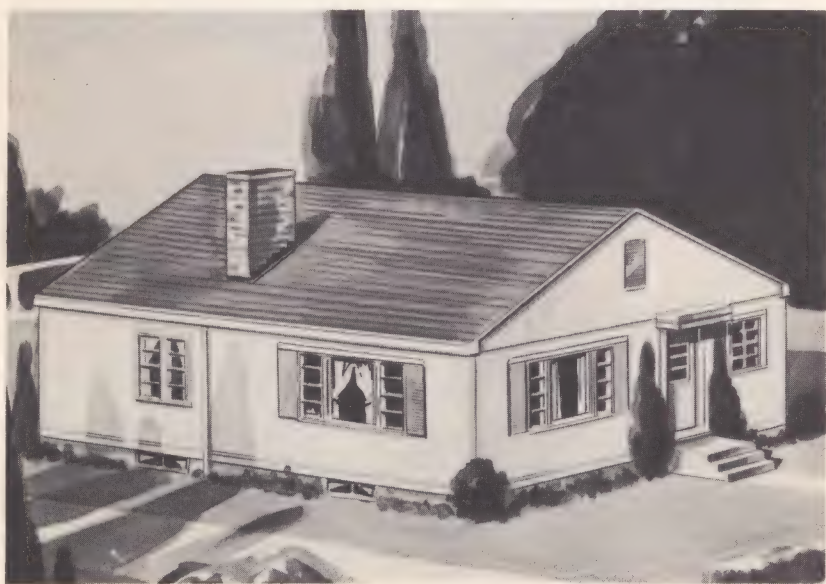


Design No. 56



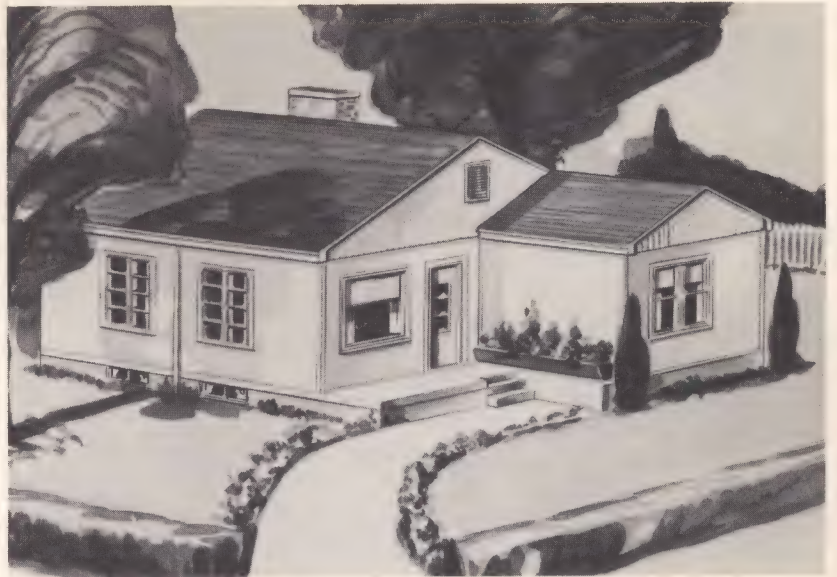
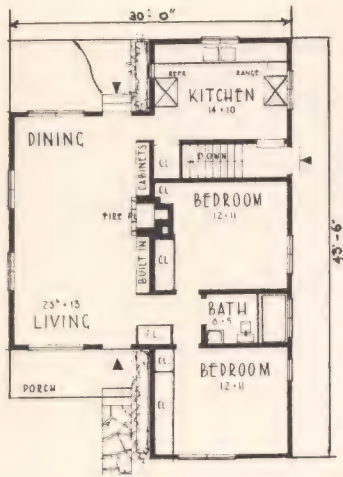
An unusual and economical plan. Notice the huge living room with a picture window along half of one wall, a bay window in back, and two smaller windows in front. A natural fireplace with book shelves on both sides. There is one bedroom downstairs, which could be converted into a den if not needed. There is room for two bedrooms and a bath upstairs.

Design No. 59



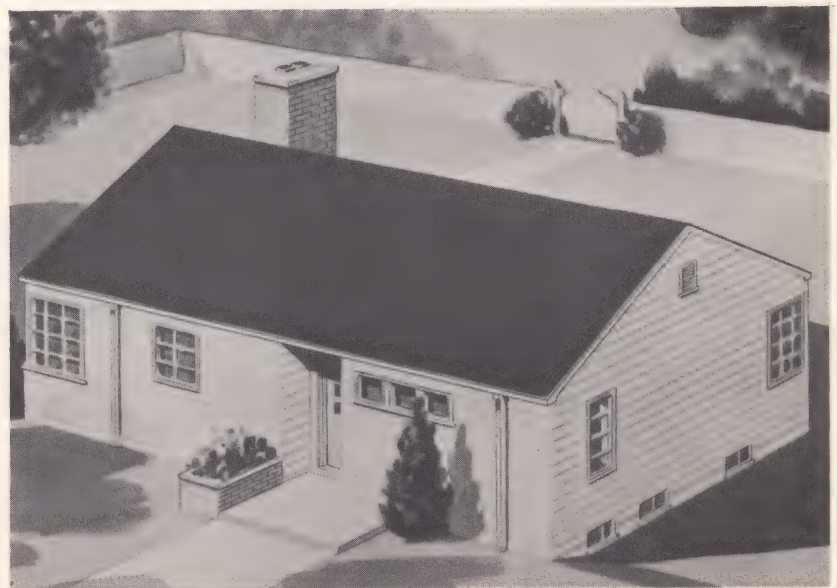
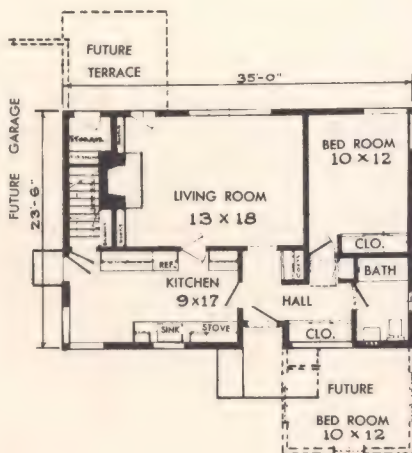
Here is a small two bedroom bungalow with an exterior of horizontal and vertical wood siding. The living room is large with picture windows and a natural fireplace, with built-in book shelves. Each bedroom has cross-ventilation and two closets. The combined kitchen and dining area is small and compactly designed. Lots of conveniences for so small a home.

Design No. 62



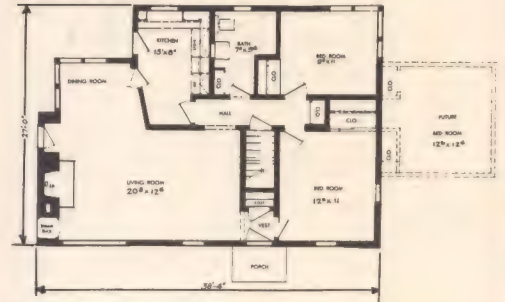
A small T shaped house that is well designed and should be economical to build. The living-dining area extends along one side and there are four large windows and a natural fireplace flanked by built-in book shelves. The kitchen is convenient and has lots of work space. Notice that both bedrooms have two closets each and there is another closet in the hall and one in the kitchen.

Design No. 69



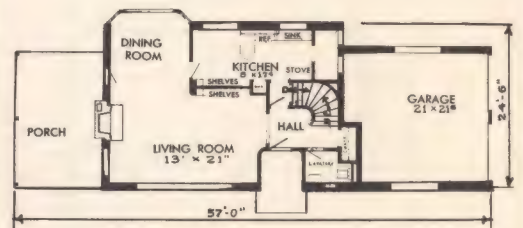
Here is an almost minimum one bedroom home that is expandable. It has everything a young couple starting out really need. Large living room, natural fireplace, kitchen, bedroom, wardrobe closet, bath and storage space along with a full basement which provides room for laundry, heating, and recreation. The floor plan shows how an extra bedroom, terrace and garage can be added.

Design No. 72



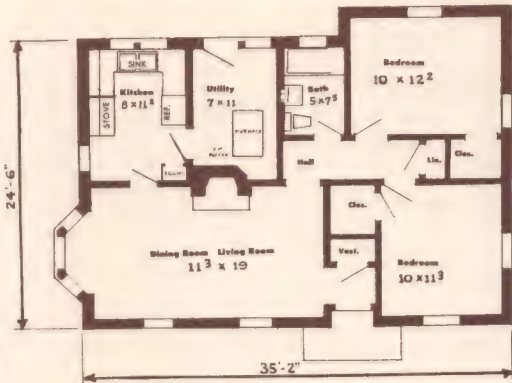
A very popular and exceedingly economical ranch style home that looks more pretentious than it really is. Notice the unusual and attractively open-planned living and dining room. There are two original bedrooms on one floor but this house too, is expansible and the floor plan shows where a third bedroom could be built if needed. The garage and breezeway could also be built at a later date.

Design No. 73



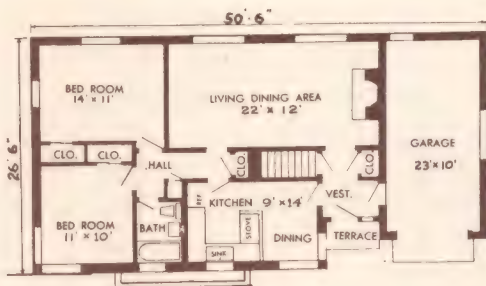
An unusual "Homey" home designed in an old American tradition. The combination of vertical and horizontal siding on the exterior and the front and back porch all add to this "Homey" feeling. The downstairs part of the house is taken over by the living room, dining room, breakfast nook (which would have been the Butler's Pantry 30 years ago) the kitchen, hall and lavatory. There are three bedrooms upstairs, two baths, and a dressing room.

Design No. 79



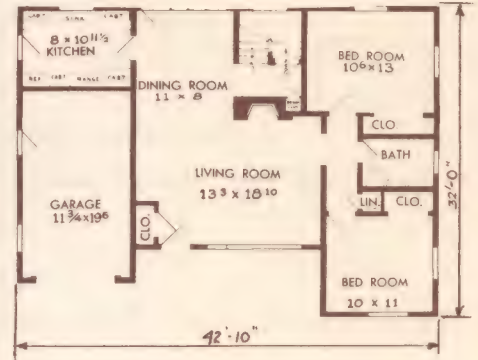
A lovely garden cottage home all on one floor. It is small but very compact and efficient. Notice the kitchen and utility room side by side, how easy the bath is to reach from the bedrooms or other parts of the house, and how bright and cheery and easy to take care of the living room is. There is a bay window and a natural fireplace in this room and a vestibule and coat closet at the front entrance.

Design No. 80



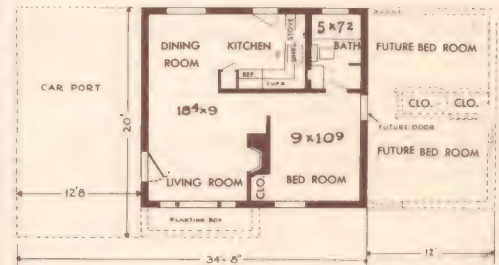
An oblong house that could be built of cinder block, brick or wood siding and look equally attractive. It provides an abundance of living under one roof. There is a huge open planned living-dining area with cozy natural fireplace at one end. The U shaped kitchen is efficiently planned and there is a separate breakfast alcove. Both bedrooms have cross ventilation and unusually large closets.

Design No. 81



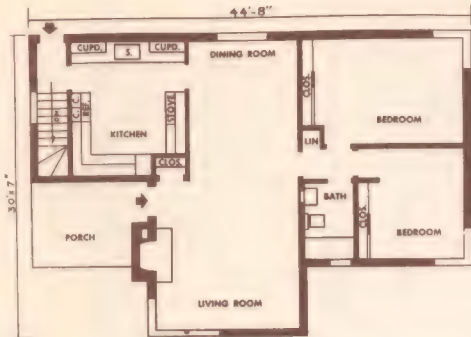
An attractive U shaped home with lots of room in a small area. The little front porch with railing and lamp post, has a picture window behind, making a very charming entrance. There are two bedrooms down with room upstairs for two more small rooms and bath. The circular stair off the dining area is unusual as is the location of the natural fireplace. The kitchen is very compact and there is a basement under the entire house.

Design No. 82



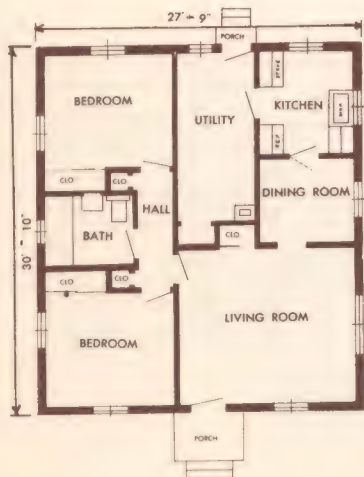
An expansible home that starts out with a low cost unit, and yet when completed looks like a very well designed good-looking home. The first unit has a beautiful open-planned living and dining room combined with the kitchen. If desired a wall or screen could shield this work area. The one bedroom is large and the floor plan shows how one window on the side would become a door when the two future bedrooms are added.

Design No. 98



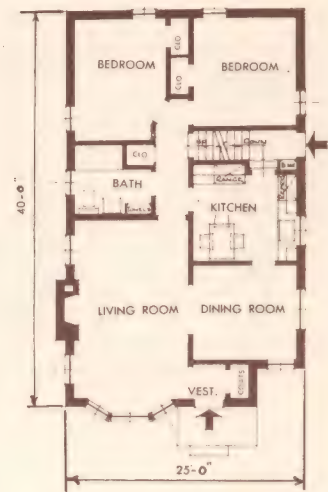
A two bedroom Ranch home that provides a clear sweep through the living dining area. Designed of cement block with a basement, it provides an unusual amount of useable space and should be economical to build. The closets are huge and employ sliding doors to save space. French doors could be placed in the dining room providing an exit to an outdoor terrace.

Design No. 106



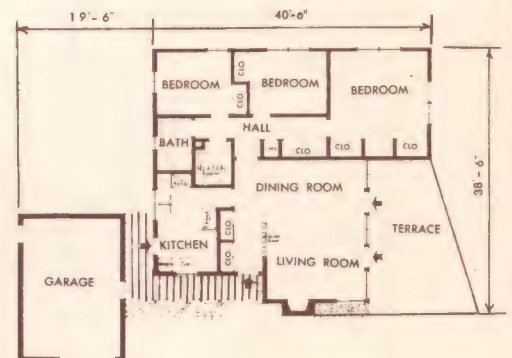
This is a small home that could be built with or without a basement. The square shape and exterior of wood make this an economical home to build and yet it is very conveniently designed and even provides a separate dining room. If a basement was desired the stairs could be placed where the Utility room shows on the floor plan and the dining room could be enlarged.

Design No. 107



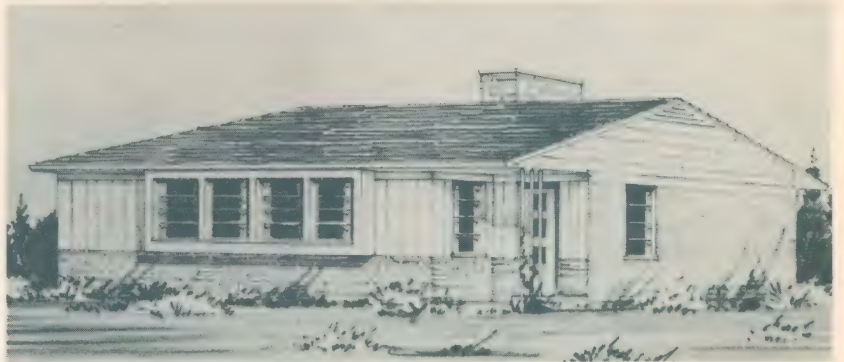
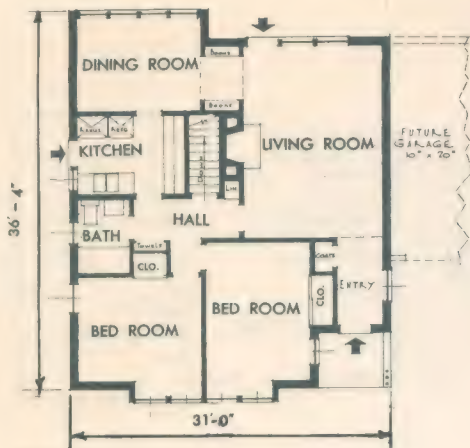
A popular story and a half home with many of the conveniences generally found in a much larger house. Vestibule, coat closet, natural fireplace, separate dining room, eating space in the kitchen, a full basement, and room upstairs for two more small bedrooms are among the many desirable features. The bath is convenient to guests as well as members of the family.

Design No. 108



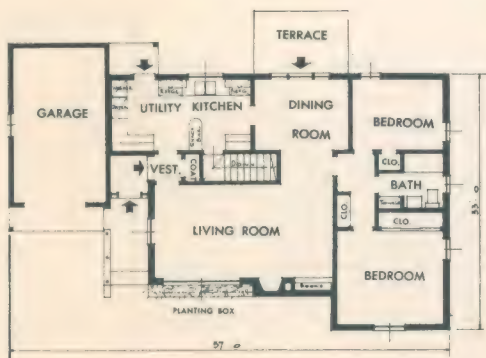
An unusual small home with three bedrooms and an attractive exterior. The front of the living dining area is all glass and overlooks what could be a beautiful garden-terrace spot. The master bedroom has two closets and space for a built-in vanity. There are eight closets, all with sliding doors, which save space otherwise taken up by the swing of a hinged door.

Design No. 109



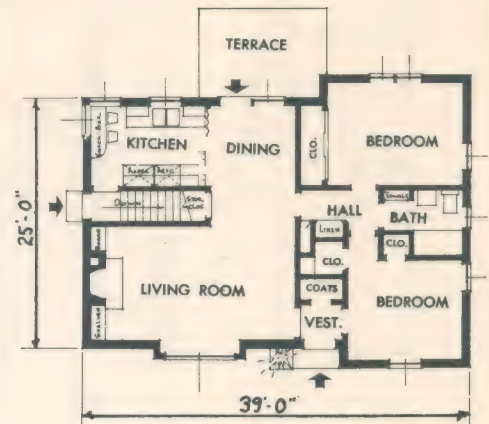
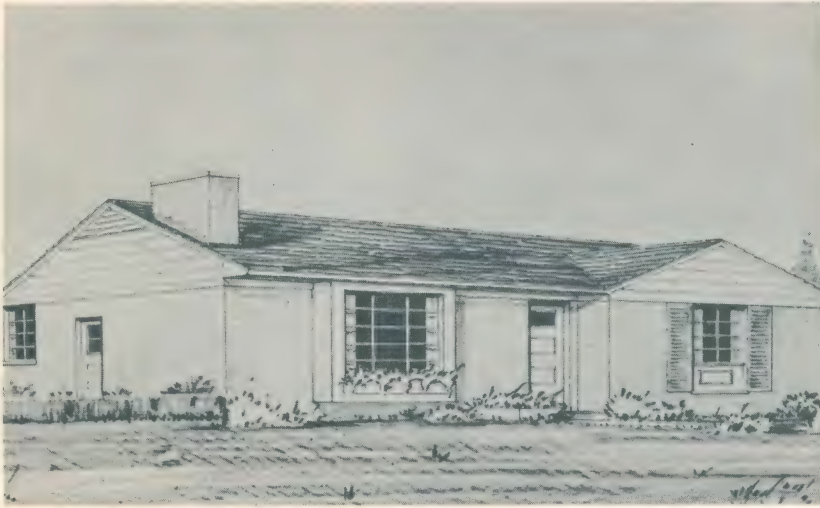
A small home intended for a long narrow lot with lots of room for pretty landscaping in the back. A solid glass wall in the dining room and another in the living room provide lots of light. A garage could be placed where shown on the floor plan and a covered walk could be built in back leading to the living room door or directly to the front door.

Design No. 110



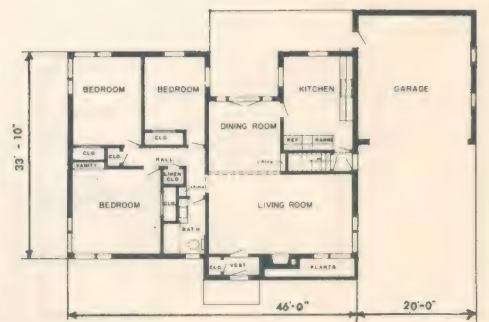
An unusual one story home that could be built with or without a basement. This little house seems to hug the ground and be a part of Mother Earth. Notice the beautiful picture window in front with an outside built-in flower box, natural fireplace, and built-in book shelves. The dining, kitchen, and utility rooms are exceptionally well designed to save steps for the busy housewife.

Design No. III



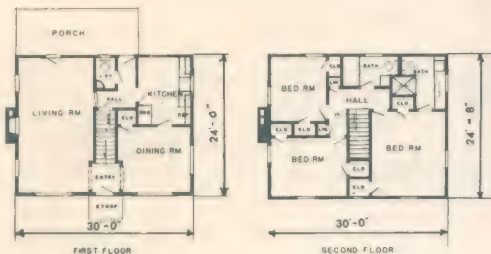
Here is a home that is small but beautifully and efficiently designed. A clear sweep through the house from the living to the dining area provides an abundance of light and a feeling of spaciousness. The bath between the two bedrooms makes this area convenient for everyone. A basement under the entire house provides room for laundry, recreation, storage and heater.

Design No. III2



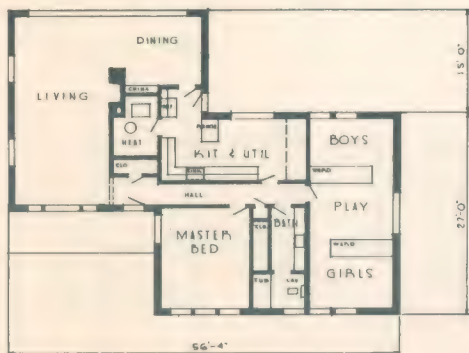
A not too tiny home that won a prize in the middle west. Three bedrooms — all with sliding closet doors provide lots of sleeping space, and this part of the house is apart from the rest. The dining room is recessed and has French doors leading on to a protected terrace. You would have to see what the original builders did with this area to realize how beautiful it could be made.

Design No. 113



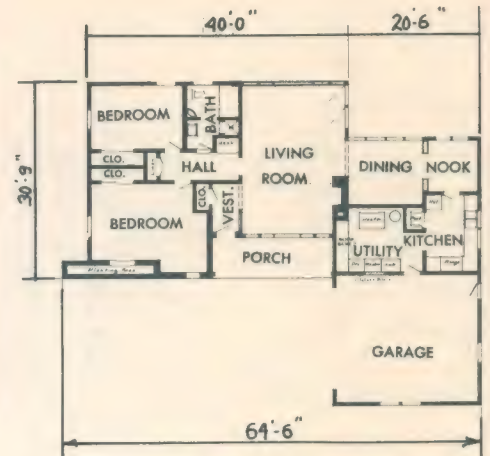
A two story home of the style that actually provides more square feet of living area for a lower cost per square foot than almost any other. The downstairs has a huge living room, separate dining room and kitchen. There are three bedrooms and two baths upstairs. The bedrooms all have two closets each. The basement is under the entire house.

Design No. 114



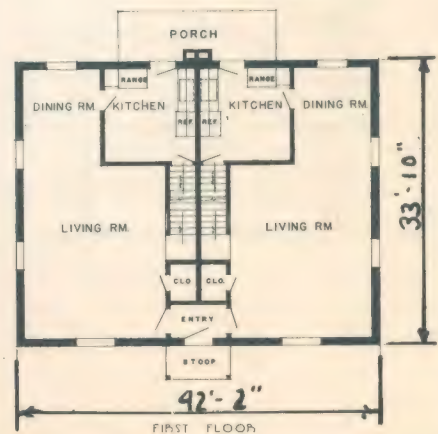
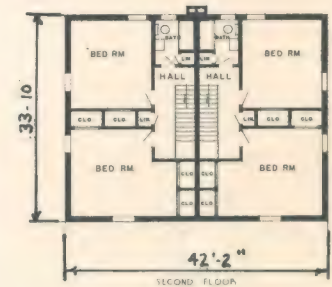
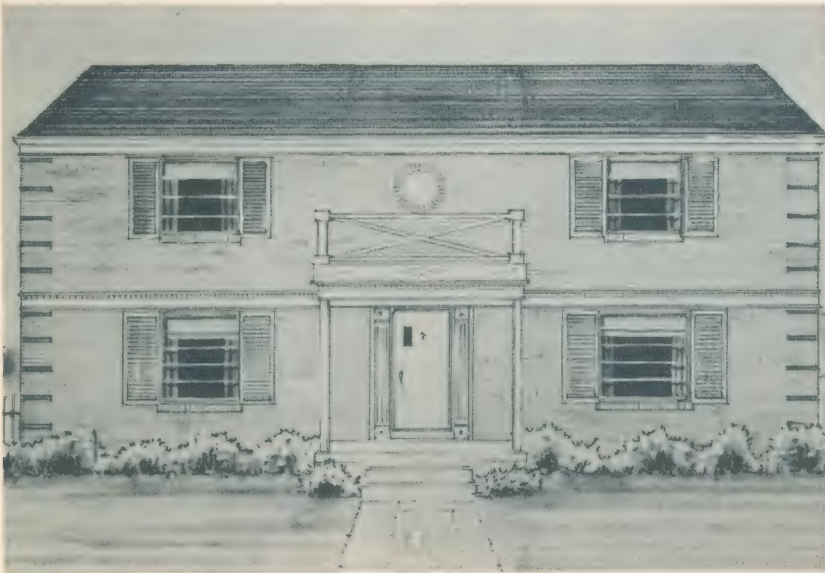
Here is a house that was designed for family living. Two bunk beds can be placed in the boys and the girls room providing sleeping space for four boys and four girls with play or study space between. There is no basement and the kitchen and utility area is large and well planned. The huge living-dining room appears very pretentious.

Design No. 115



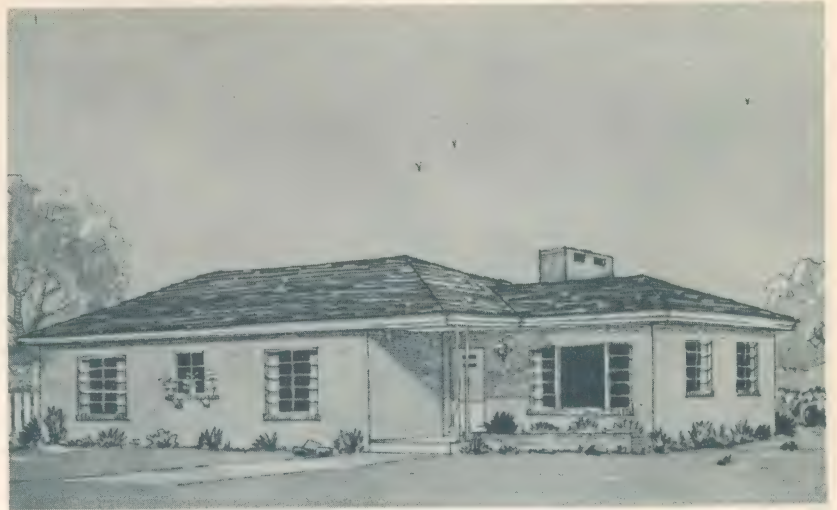
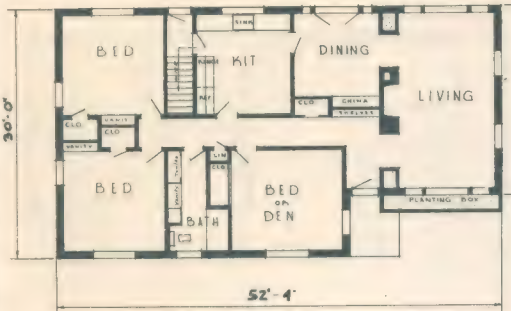
A one story, basementless home that won a prize in the west. The large glass area, built in flower boxes, and a terrace in the back make this a real outdoor house. The kitchen-utility area is very compactly designed and there is a door leading to the garage. Doors leading from the living room to the back yard provide easy access for outdoor eating.

Design No. 116



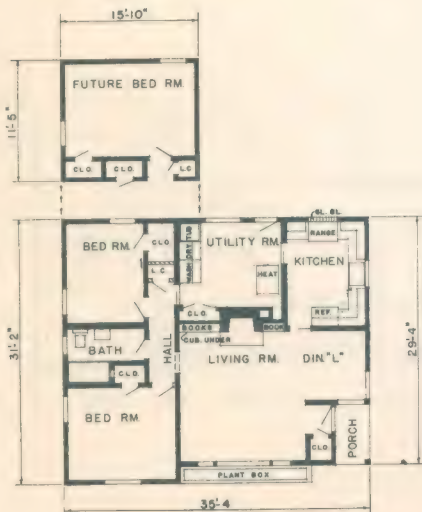
A duplex with one front door to hide the fact. This square, full two story style is very economical per square foot to build and is often built to provide an income because the rent from one side will usually provide more than the mortgage payment. The large living-dining area makes this home seem quite pretentious, and the full basement provides lots of extra space.

Design No. 117



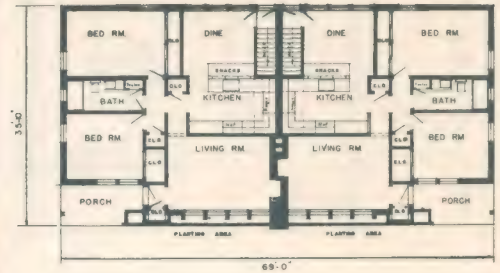
A one story with basement home that provides three 12' x 12' bedrooms without seeming to from the exterior. The living room across one end with picture windows, natural fireplace and built in flower boxes is very attractive. The separate dining room with doors leading to the terrace is another feature. The basement provides room for recreation, laundry and heat.

Design No. 118



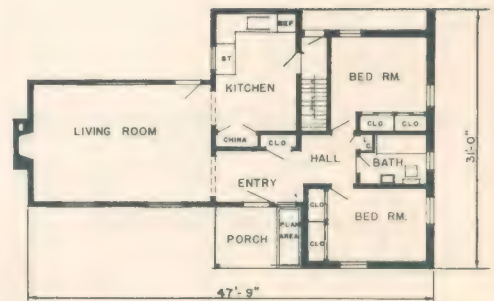
A small economical home that provides for future expansion if desired. The basic design, however, provides all the conveniences usually found in a larger house. Protected front porch, vestibule, coat closet, picture windows, built-in flower boxes, book cases and a natural fireplace are good features. Frame construction and no basement are economical.

Design No. 119



A one story Ranch style duplex designed by special request. Takes a fairly large lot but looks like a much higher priced single residence. Mass of picture windows in front with built-in flower boxes flanking the chimney add to this impression. A full basement provides room for recreation, storage, laundry, and heater. Central kitchen saves many steps for the busy housewife.

Design No. 120



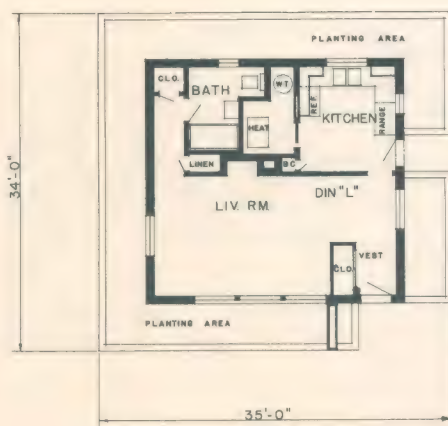
An unusual T shaped design of unusual beauty. The combination of rough bricks and vertical board siding with outside chimney and built-in flower boxes are responsible for this. There is a protected front entrance which opens into a large reception hall. The living room with windows on opposite sides and a fireplace at the end is beautiful. There is room in the kitchen for a snack nook.

Design No. 121



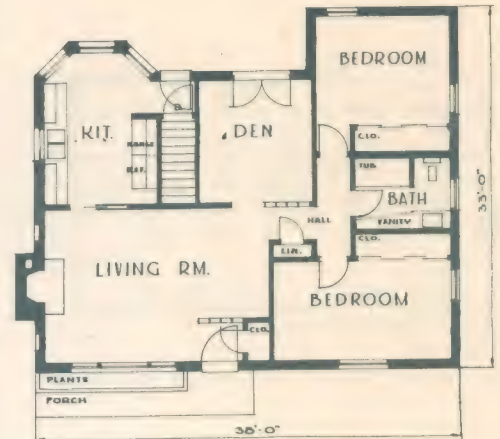
A design that has been very popular wherever shown. The low roof line in front makes it look like a one story Ranch home but actually it is a story and a half with space upstairs for several rooms. With dormer windows in the back this could be a five bedroom, two bath home. The full basement adds additional room. This home has approximately 3600 square feet.

Design No. 122



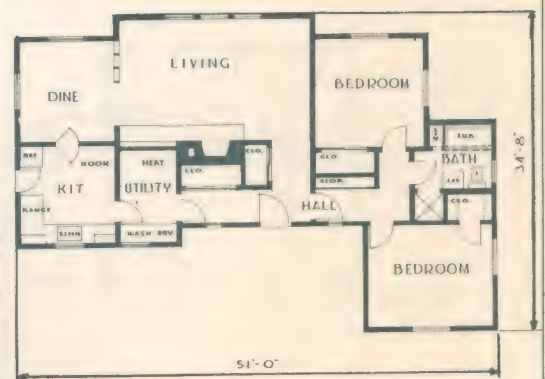
This might be called a minimum house but it is designed so that bedrooms could be added to the left of the bathroom at a later date. A small home for a young couple without children need not be scimp as this design proves. The built-in flower boxes could be made by the owner as they bear no weight and are added to make the home seem larger. Under \$5,000.00.

Design No. 123



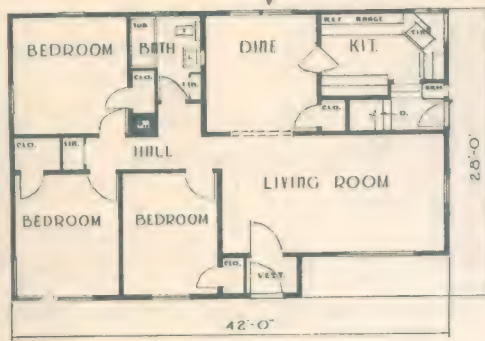
One story, cute looking, and designed for economy. Brick, cinder block, or wood siding would look equally attractive on the exterior. Square shape, and exterior chimney help the economy angle. Two bedrooms with large wardrobe type closets and sliding doors are another feature. Den could be bedroom or dining room if desired. Extra eating space by the bay window in the kitchen.

Design No. 124



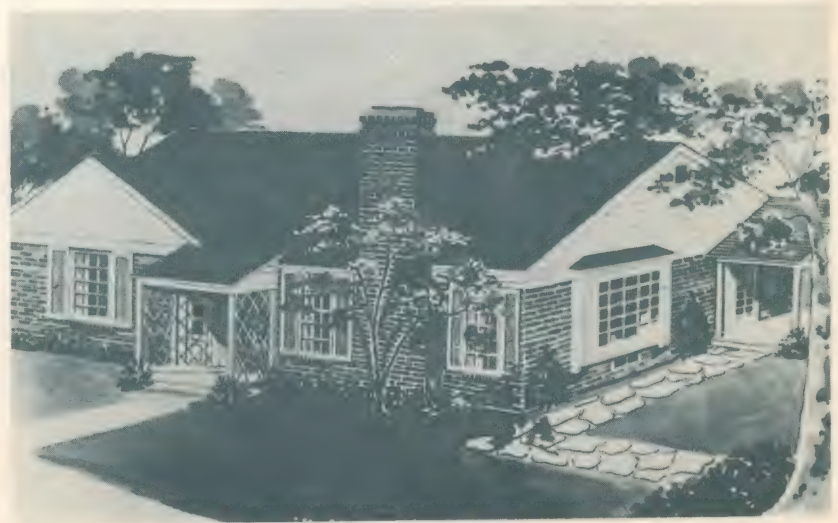
A one story, basementless home with outdoor living and privacy in mind. The kitchen, utility room, and one bedroom are in front, the picture windows, living-dining area and one bedroom are in the rear, overlooking the garden and the view. There are five large closets with sliding doors. An attached garage with breezeway could be added to the left of the kitchen.

Design No. 125



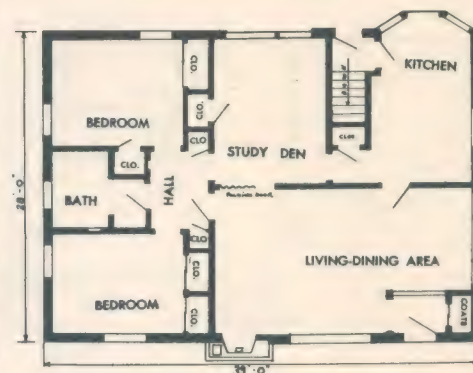
A small three bedroom, separate dining room home that has been very popular. Economy was the keynote of this design hence there is no natural fireplace in the living room and the shape is almost oblong. Sliding doors in the bedrooms would save space but would cost slightly more. A full basement gives lots of room for storage, recreation, laundry and heater room.

Design No. 126



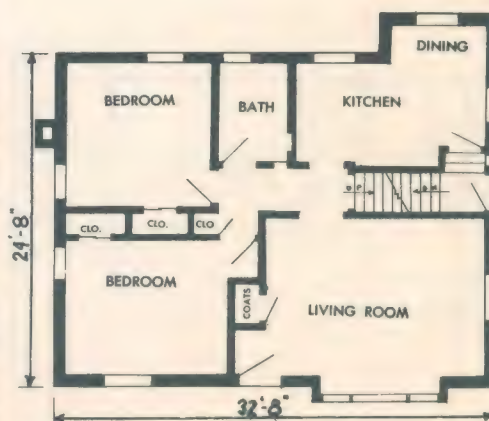
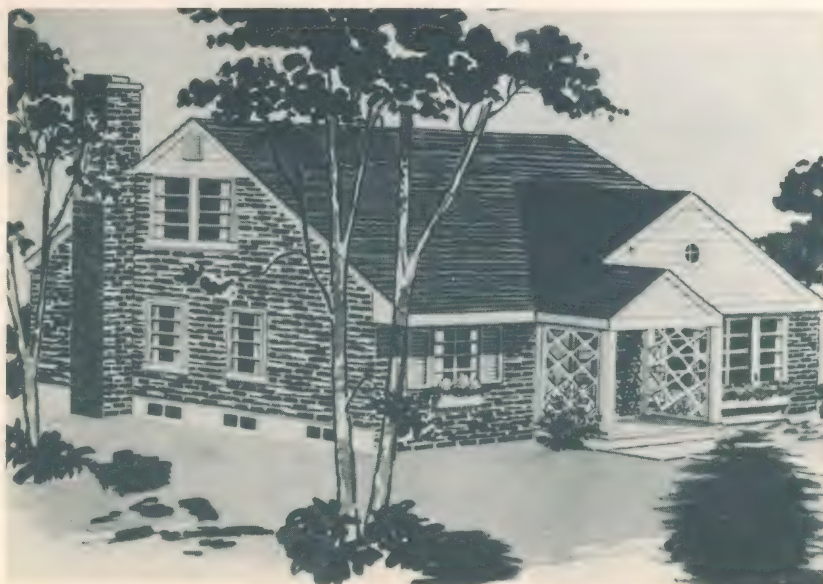
A one story home with a sort of a cozy Cape Cod look about it. Rough brick with horizontal wood siding on the gable ends, an outside chimney, and two porches and a terrace make up the attractive exterior. The living and dining room are combined with a door leading to the side porch. This could be turned into a breezeway leading to the garage at a later date.

Design No. 127



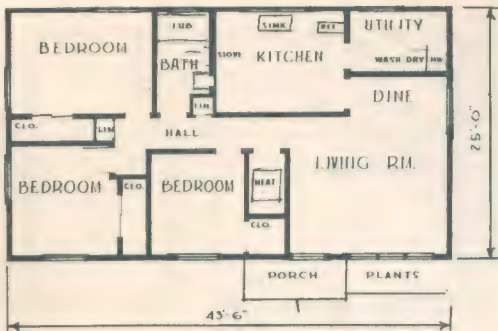
A sturdy all brick Ranch home with a basement. The sweeping roof overhang in the front makes this a little more authentic. The living room is long and provides a corner fireplace and two picture windows. The kitchen has a bay window for breakfast and snacks. The study den could be a third bedroom or a dining room. Basement is under entire house.

Design No. 128



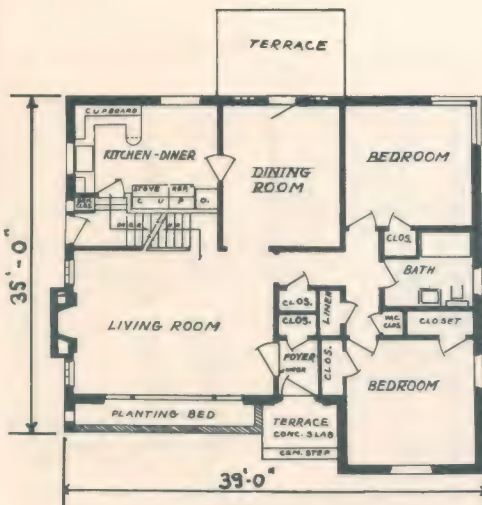
A story and a half home designed for low cost per cubic foot of living space. Two bedrooms down and space for two more upstairs is provided. There is extra storage space in the gable over the living room. Dining nook is small for formal parties but bridge tables could be placed in the living room around the picture window for these occasions.

Design No. 129



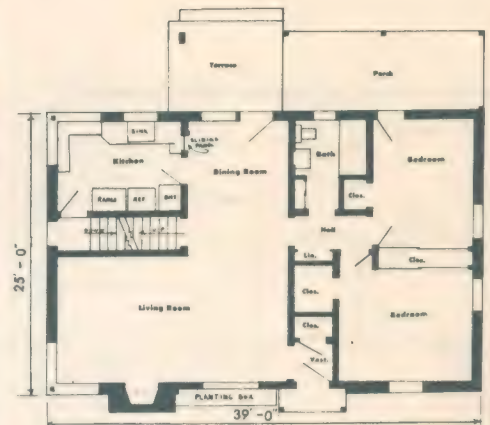
Here is a small real economy home that has a "different" exterior appearance. The combination of horizontal and vertical wood siding does the trick. Three bedrooms with wardrobe type closets and sliding doors, utility room and heater room, kitchen, living-dining room and bath are all provided in a space only 25' x 43'6". Luxuries like natural fireplaces could be added.

Design No. 130



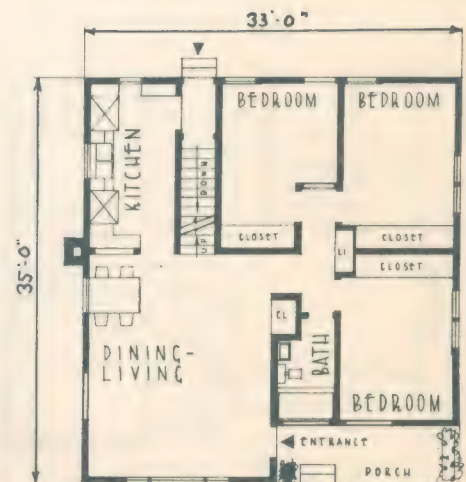
A story and a half home with almost everything plus some economy features. Two bedrooms down and room in the unfinished upstairs for two more, separate dining room plus kitchen-breakfast nook are some of these. Outside chimney and full basement are two of the features that make the cost per square foot low. Brick, cinder block, or wood siding could be used.

Design No. 131



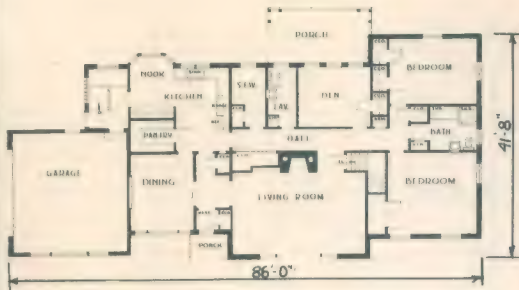
A little home that has a rich and distinctive appearance and that could keep its head up in any neighborhood. There is a vestibule and coat closet and on the left the living and dining open planned area gives a very pretentious effect. Two bedrooms down and room for two more upstairs plus a full basement gives this little home a lot of living area.

Design No. 132



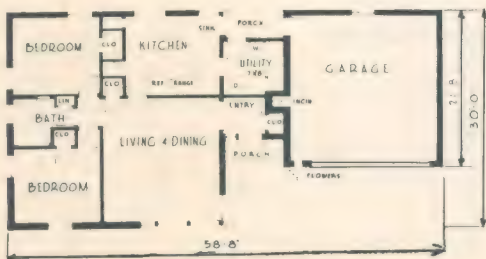
A different look, accomplished by the front porch, is one of the features of this home. The fact that there are three bedrooms down, plus room for two more upstairs make this an excellent home for a big family. Because of the design, the cost per square foot should be low. The middle downstairs bedroom could be turned into a dining room if this extra sleeping space was not needed.

Design No. 133



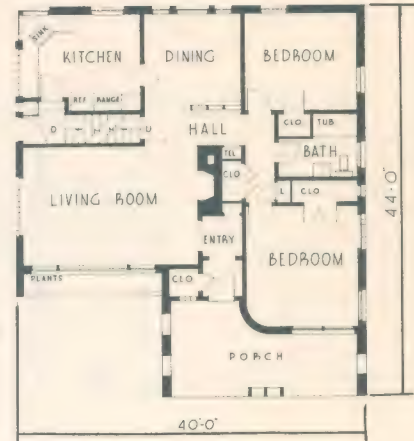
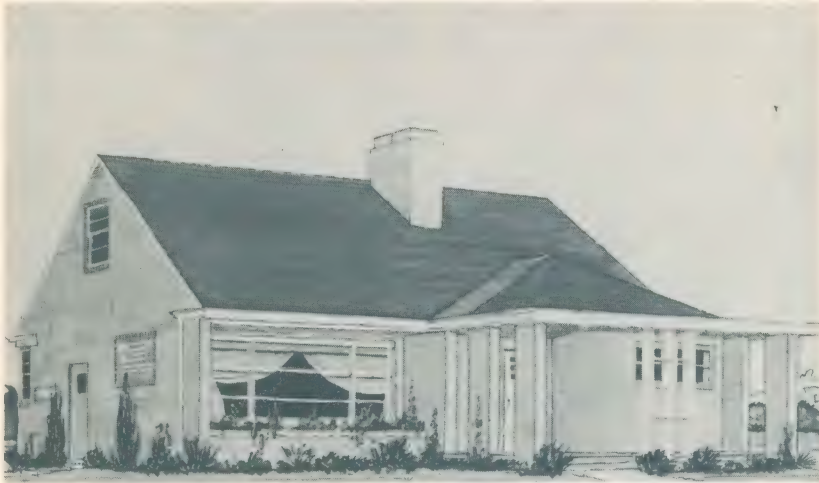
This could hardly be called a small home yet it is very popular. The only way to see all the possibilities is to study the floor plan. Uses for various rooms could be changed. Doctors, ministers, and writers have found this design meets their needs with minor changes. In many cases it means only the moving of a partition or changing the name "dining room" to "office".

Design No. 134



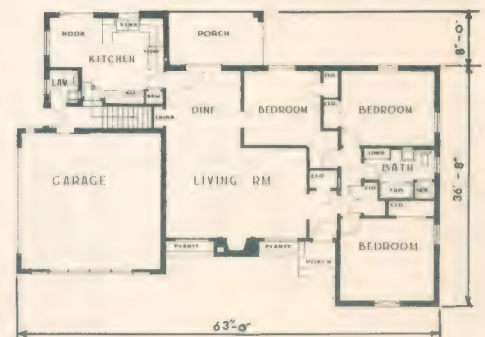
A one story no basement home with an attached garage that makes it seem much larger than it really is. The house could be placed as shown on a 70 or 75 foot lot or turned with the bedrooms to the front on a 40 or 45 foot lot. Economy is the keynote with this design and yet there is an abundance of convenient living in the design.

Design No. 135



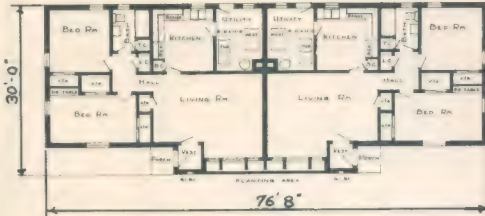
A semi-Cape Cod with a few modern touches that make it very attractive. The large picture window, built-in flower boxes and porch column treatment all show modern touches. The story and a half design with full basement allow a lot of cubic footage for a reasonable cost. Two bedrooms down, and the possibility of two above makes this a home for a four bedroom family.

Design No. 136



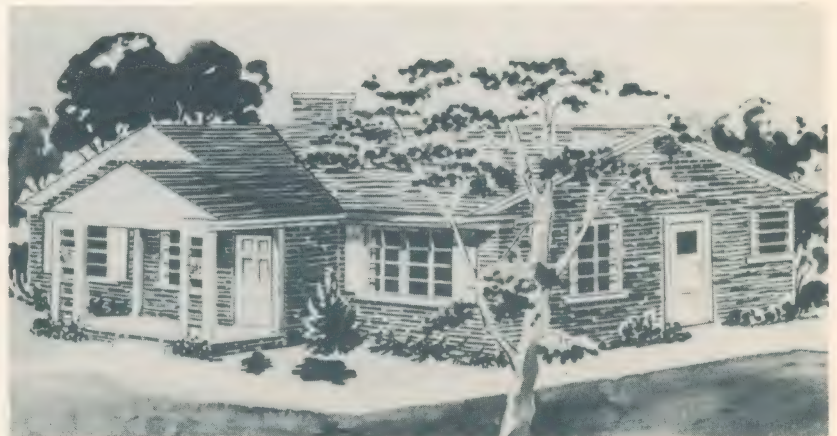
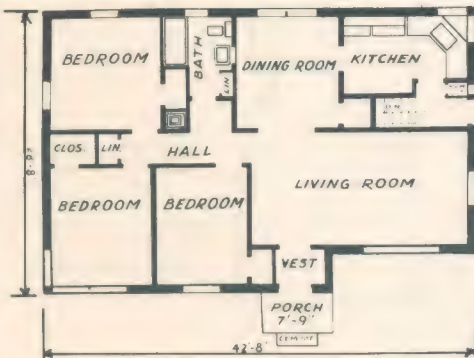
Here is a home that is definitely big and yet the actual living quarters are not as large as they appear with the attached garage and porch area in the rear. Looks exceptionally nice if built of cinder block but also looks good constructed of brick or wood siding. There are three bedrooms, lots of closets and an open planned living-dining area with natural fireplace.

Design No. 137



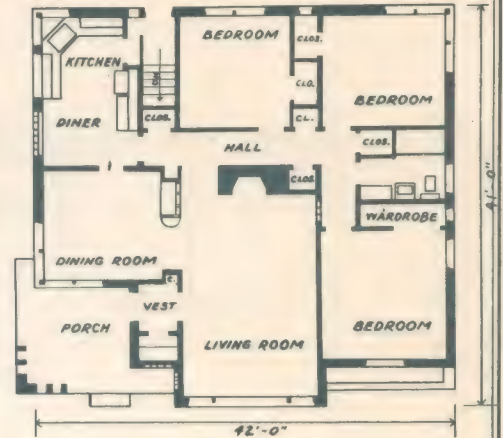
This is a very popular design for a Ranch Style duplex which looks almost like a country club. The rent from one side should pay the mortgage off in less than twenty years. This idea should fit into a neighborhood where there are wide lots that are not very deep. Besides the well planned exterior this is very compact and efficiently planned.

Design No. 138



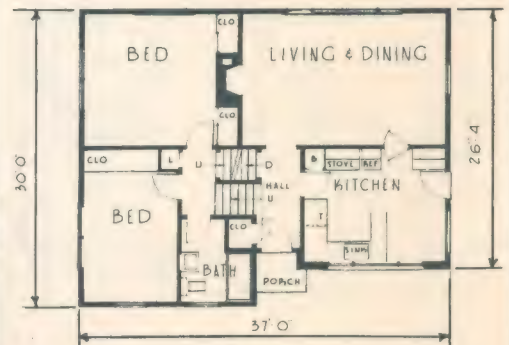
This home has a "Love in a Cottage" look added to the solidarity of good old fashioned brick. As there are three bedrooms, the family can grow and grow. The separate dining room, full basement, and many closets combine to make this one of the most liveable plans of the series. We like the cross the corner sink in the kitchen and the abundance of windows.

Design No. 139



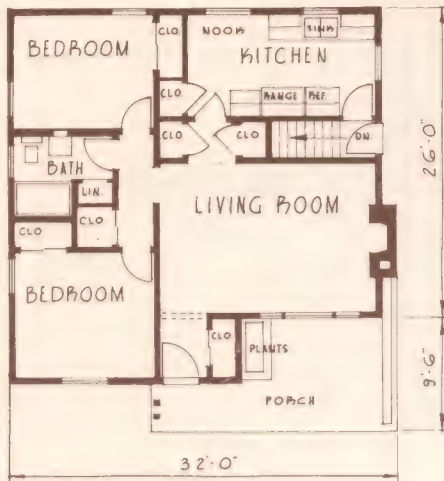
A snug-in-the-ground home that provides the luxury of a front porch. The big front window, the odd shaped roof, and the big central fireplace (with its accompanying chimney) give this home a Cotswold Cottage appearance. The kitchen has an adjoining diner that will come in mighty handy on informal nights-at-home. There are three bedrooms and lots of closets.

Design No. 140



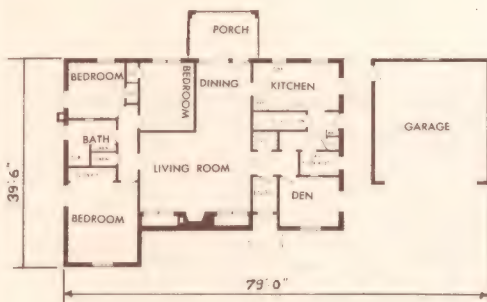
A rather unusual looking tri-level home that doesn't require a full basement, as the latter is built in just under the sleeping area. The living and dining area are to the back and the kitchen is in front. We've found many of you like this arrangement as much as we do. Seven small steps lead up to the sleeping area and save a lot of labor for the lady of the house.

Design No. 141



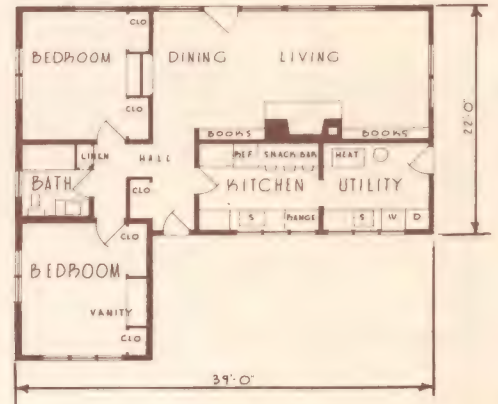
An attractive small plan that will be economical to build and yet provide all the luxury of a mansion. The living room is large and has the much-to-be-desired fireplace and there is a convenient little breakfast nook in the kitchen. Abundance of closet space will appeal to Milady as does the full basement to the Master of this home.

Design No. 142



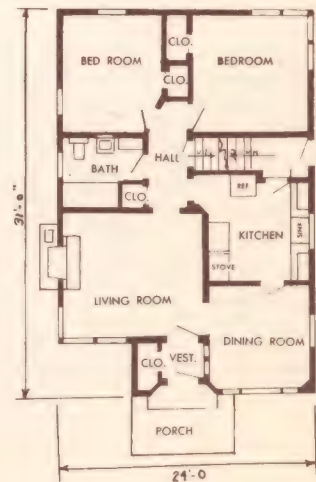
This is a three bedroom on one floor ranch type made of attractive brick. The clear-through living and dining room will be spacious and bright. An outstanding feature is the little den with its adjoining lavatory. There are innumerable closets and places for storage in this slightly-larger-than-the-rest of our plans.

Design No. 144



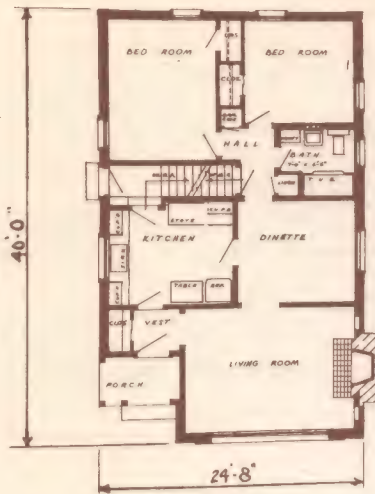
A small house with a definite personality of its own. Made of wood siding and ledge rock the exterior appearance is modern and very gay. The kitchen and utility rooms are in front (this we like) and the long living and dining room combination at the back will afford a wonderful view of the back yard and terrace.

Design No. 145



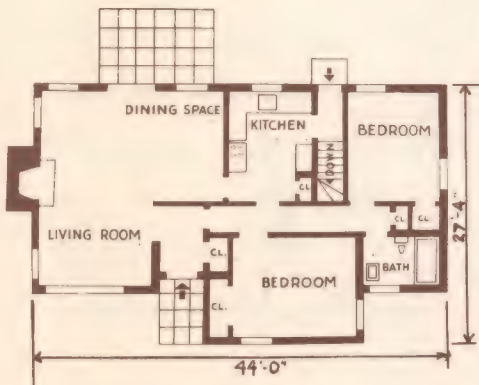
This home will fit perfectly on the average city lot and still maintain an air of grandeur. Though there are two bedrooms on the first floor a half story above will provide extra room when it is needed and desired. Added attractions are a full basement and a nice large side kitchen as well as the little heat-saving vestibule with its coat closet.

Design No. 146



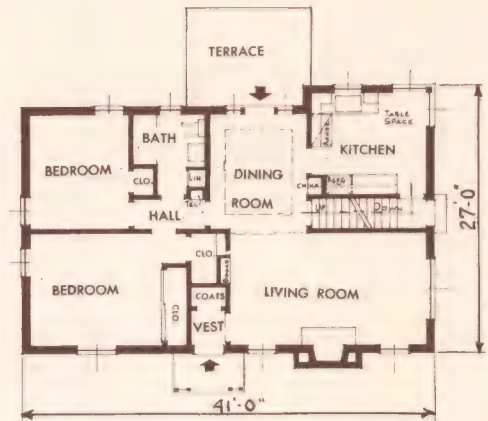
A cuddly-brick plan for city living. The cute front porch can have wall shelves for potted plants and the effect will be most inviting. This home has a separate dinette as well as space in the kitchen for a lunch table. Being expansible, there is a half story for another bedroom or two later when the two bedrooms on the first floor are not enough.

Design No. 147



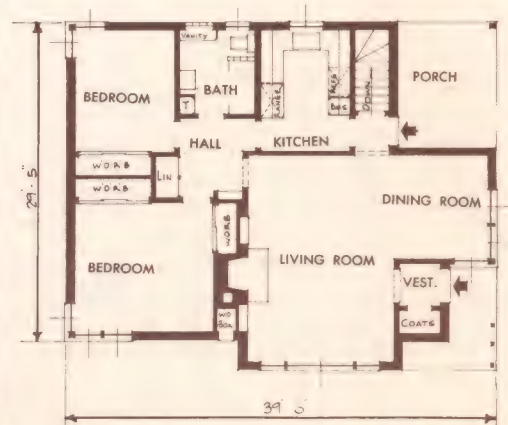
The combination of wood siding and brick on the exterior of this home has a very pleasing appearance. The interior is simple, convenient and economical. The living-dining area is pretentious looking for so small a house and is lighted by five windows and French doors leading to the terrace. Full basement provides loads of room for recreation, laundry and heating.

Design No. 148



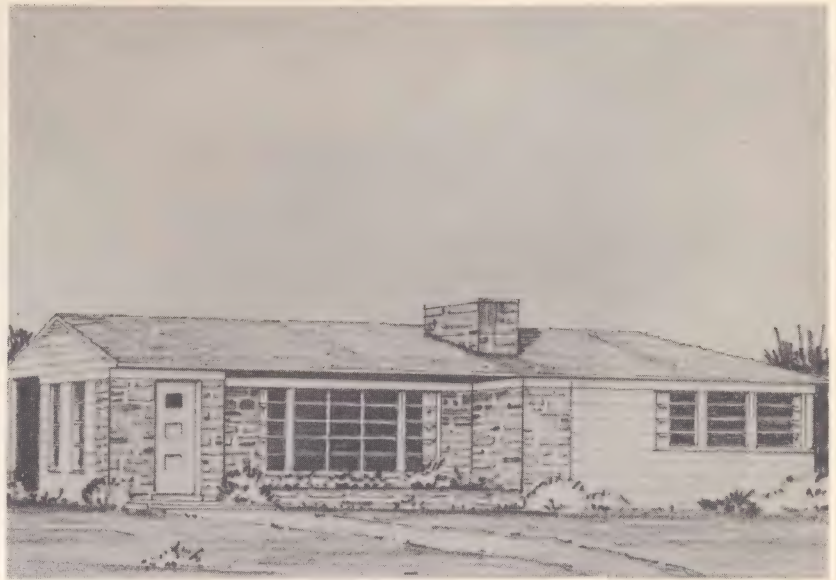
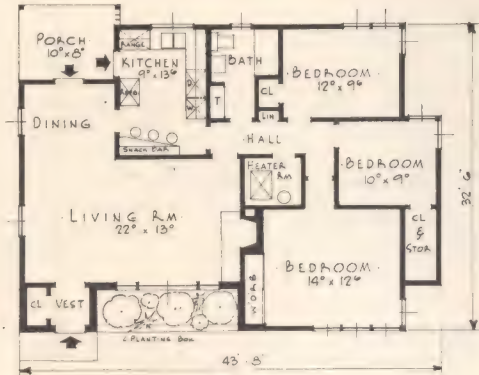
An expensive looking "small" story and a half home that provides everything for convenient living at a practical price. An abundance of closets, two bedrooms down and room for two more upstairs, a separate dining room, well planned kitchen, and a full basement are the principal reasons for the low cost per square foot of living space.

Design No. 149



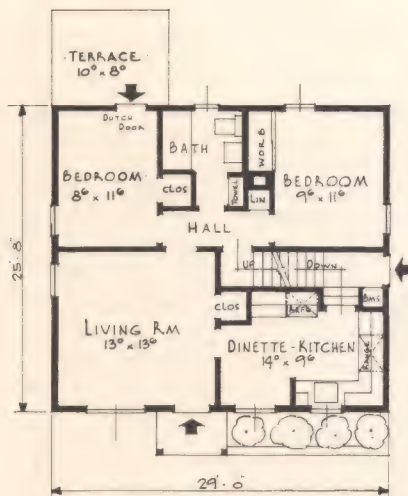
A very popular and practical Ranch style home. The low roof line, corner and picture windows all add to the exterior beauty. Wardrobe type closets, open planned living-dining area, U shaped kitchen and covered back porch, and full basement all combine to make this design very liveable. Garage could be added in back making the porch a breezeway if desired.

Design No. 150



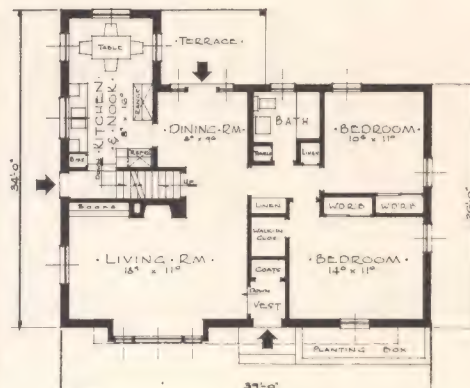
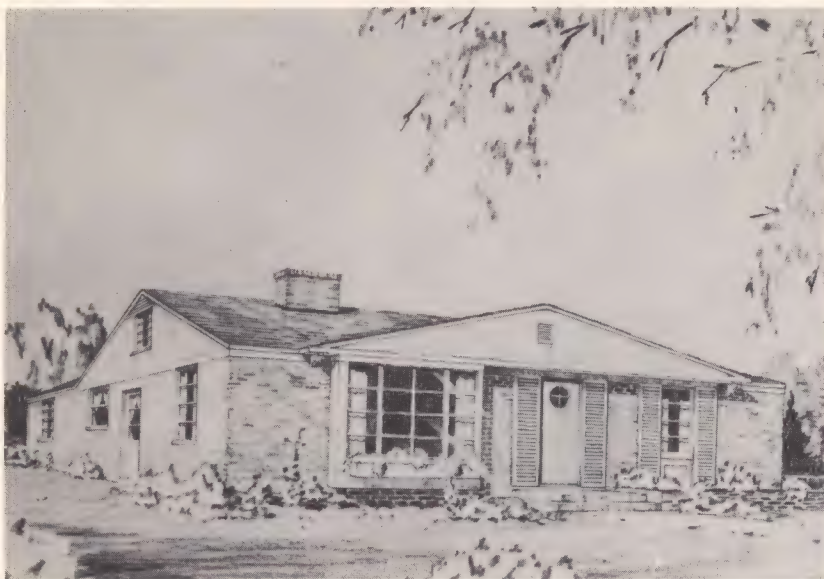
A very economical three bedroom Ranch house with no basement. The use of fieldstone, ledge rock, or other material as trim around the front picture window and entrance, as well as the built-in planting box all make the exterior unusual. The interior is planned for step-saving and happy living. Notice the dining ell and snack bar for the kids breakfast.

Design No. 151



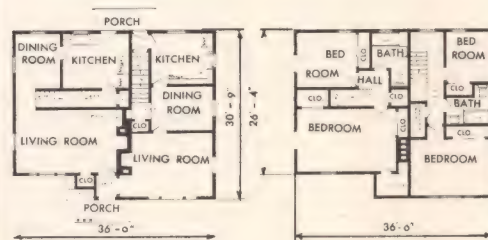
This is a small, almost square, story and a half home that may be the most economical in the entire series for cost per square foot of useable, pleasant living. The rooms are small but adequate. When you consider four bedrooms, basement with recreation or hobby room, laundry, heating room, and storage space in a home only 26' x 29' you have a lot of living.

Design No. 152



A story and a half home that hugs the ground more than usual. Designed of rough brick with wood siding on the gable ends it presents an attractive exterior. Inside the large living room with picture window, natural fireplace and built-in book or nick-nack shelves, separate dining room and well designed kitchen with breakfast nook are all good features.

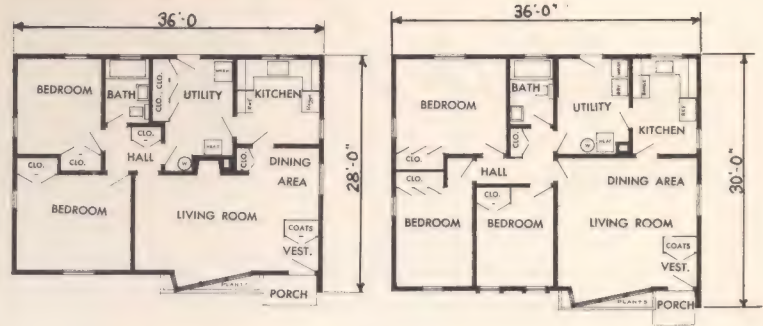
Design No. 153



A duplex with single entrance to make it appear as a single home. This is an income that would grace any neighborhood and help pay off the mortgage. Each half has a large living room, separate dining room and a well designed kitchen. Two bedrooms and bath upstairs and separate basements under each side finish off this good looking economical duplex.



Design No. 154



The little home shown on this page has been designed for a specific new kind of material and construction. We have included it in this book because we feel that it is revolutionary and will make beautiful fire-proof construction available to the average man for less money than ever before.

I call the new material "Masonry Lumber", because it can be sawed, drilled, and nailed like lumber, and yet it is more fire-proof than concrete. Actually, the trade name is Modern Crete, taken of course from the words "concrete" and "modern".

Modern Crete is made of cement, mixed with non-organic, light weight materials, and using no sand or gravel. The finished product weighs about half as much as ordinary concrete. Millions of sealed-in microscopic air cells give excellent insulation and produce a very low rate of water absorption and expansion.

Standard panels with mesh reinforcing are 16 inches wide, 3 $\frac{3}{8}$ inches thick and 8 feet long. One standard panel is capable of supporting a 50,000 pound load so there is no problem with any kind of a roof.

In a one story home without a basement for example, the footings are poured and a steel U shaped channel is bolted to the footing. The panels are placed in this channel, nailed and braced until the wall is finished, and then another steel channel is placed on top to hold the panels in alignment. A wood 2 x 4 plate is fastened to the top and the roof is ready to go on. (Steel roof trusses can be welded directly to the top channel.) Windows can be placed wherever the plans call for. The panels underneath and over the windows can be sawed to length with an ordinary carpenter's hand saw.

The greatest savings in using Modern Crete is in labor. One husky man can set a panel in place. Once the foundation is in place three men should be able to erect the walls of the home shown in less than two eight hour days. The material is less costly than frame construction and is of course termite and fire proof. There are many other possibilities beside the standard panels. Almost any design can be formed of masonry lumber and floors can be poured with it. If this is done carpets can be tacked directly to the floor and the whole is much more springy and easy to walk on than concrete.

The interior can be finished in any way the owner wishes. In fact one of the reasons I first liked this material was because a person handy with tools can finish the interior with dry panels of almost any kind and save quite a bit of building cost.

Masonry lumber has been in the experimental stage for 15 years and has been in use for the past 5 years in various sections of the United States and Canada under test, and I believe it will provide permanent, fire proof, less costly, and more beautiful homes. If you cannot find a local source of supply I would suggest you write Modern Crete, Inc., 1517 West Third Ave., Flint 4, Michigan. They will be happy to give you the name of the nearest manufacturer or furnish you with any other information you may wish to have.

Plans for this home are available for the same price as our other plans but are for masonry lumber construction. Either two or three bedrooms on practically the same size foundation are available, so be sure to specify which you prefer. If there is no masonry lumber available in your community the plans can be adapted to other forms of construction, and by the same token masonry lumber can be adapted to any of the other plans in this book.



*Masonry Lumber Panels
being set in Steel Channels.*

A Check List of Family Needs

FAMILY NEEDS:

Everyone in the family has certain definite needs in a home. Knowing these needs and taking them into consideration must be a definite part of all home planning.

Following is a check list which may help you to remember all of the things you want in your new home.

Suggestions:

Your needs:

DAD

Rubbish disposal area; incinerator; hobby room; outdoor space for a garden; fruit trees; barbecue pit; desk space; den; storage space for sport equipment; sleeping quarters.



MOTHER

Clothes drying area outdoors and indoors; easily supervised children's play yard; well designed laundry and kitchen work space; easy access from room to room; ample closet space; sewing room; porch or terrace for relaxation; sleeping quarters.



SISTER

A room of her own; space for entertaining friends; space for study; flower garden.



BROTHER

Room of his own; a place to play games, indulge his hobbies, and entertain his friends; and perhaps an outdoor gymnasium.



BABY

Room for his crib and bathinette; a play yard located where he can be easily watched; and a sand box and a fenced-in yard.



ROYER

Indoor and outdoor sleeping quarters; a fenced-in yard.





Financing a Home

PRELIMINARY COSTS

Before estimating how much you should pay to build a home, you have to decide how much you can afford and develop a plan of payment. Very few families have enough savings to pay for a home in a lump sum. Most people make a down payment from their savings and borrow the rest on a mortgage with their property as security.

There are certain preliminary costs which must be met before you start construction of the home. After an adequate reserve has been set aside from savings, there are certain expenses which must be investigated before the size of the down payment can be determined. Some of these must be met with cash by the owner-to-be; some are included in the loan under certain lending plans and not under others. Consult your lending agency and investigate:

Preliminary Costs:

- | | |
|---------------------------------------|-------------------------------------------------|
| a. Appraisal fee and commission. | f. Engineer's survey of plot. |
| b. Revenue stamps, notary fees. | g. Cost of plans or architectural fees. |
| c. Recording of the mortgage. | h. Interest on "payouts" to contractors. |
| d. Legal fees for merchantable title. | i. Premium for insurance, hazard and liability. |
| e. Pro rata insurance and taxes. | j. Inspection fees. |

Extra Costs (if not included in the loan):

Landscaping, basic furnishings, laundry and kitchen equipment.

After providing for the cash reserve and preliminary costs, you should make as large a down payment as is feasible. This gives you greater equity in the property and a greater margin of safety. It decreases your interest charge and may allow a lower interest rate.

KINDS OF LOANS

When building a home you should choose your lot carefully. Before buying a lot, ask a lending agency about its suitability in location, size and value. Loans fall into two basic classifications: the straight mortgage and the amortized mortgage. Also consult your lending agency as to the type of loan best suited to your needs.

There are several types of straight loans. Practically all of them are promises to pay back definite amounts at specified future dates and to make the interest payments at regular intervals.

With an amortized loan each payment includes both the interest due and a portion of the principal. When the last payment is made the entire loan, as well as the interest, has been paid back. Most people will use the amortization plan in financing a home.

The costs of home ownership vary greatly and can be shown only in a general way. The figures given here will not be exact for any particular case, but they may serve as useful examples.

Most loans will run from ten to twenty years, though many agencies will allow you to pay off at a faster rate if you so desire. Interest rates on amortized loans vary in the United States. Table A shows amortization costs for \$1000 at several different interest rates and periods of payment.

You can find out your present tax rate from your community officials. These rates vary in different localities. Special assessments for civic improvements may be added to your tax bill.

INSURANCE

Lending agencies or mortgage holders require you to carry fire, wind and other hazard insurance on your property in order to protect their equity (share in the investment). Your policy should carry enough additional insurance to protect your own equity. Your local insurance agency will give you the information which relates to your case.

Another important step in financing the home and one that will assure you that this home of your dreams will be built exactly the way you planned it, is the securing of a Contract Surety Bond which will usually cost you only 1% of the value of your home. The Owner's Protective Bond was designed by the Surety Association of America in cooperation with the American Institute of Architects. It guarantees that the contractor will faithfully perform the contract and pay all labor and material costs. Laborers and suppliers of material have the direct right of action against the surety company writing the bond, which eliminates the danger of liens being attached to the property and makes it unnecessary for them to demand advance payment from the contractor.

Of course, your first consideration should be the selection of a reliable contractor. Do not always be influenced by the man who gives you the lowest bid, particularly if there is a wide discrepancy between his estimate and the next lowest. A contractor sometimes bids so low that he cannot carry out his agreement and the owner is left with a half finished house.

We recently received this letter: "I would like to tell you of an experience of mine in the hope that you may have some way to warn the many people that you have contact with who are building new homes. I trusted a building contractor and let him handle my hard earned dollars and though I paid the contractor in full, he did not pay the plumber, so the plumber filed a lien on my new home and I was forced to pay the same bill twice. People who are building new homes should ask the contractor what homes he has built, take names and addresses and go to the court house and find out if there are any liens placed on these homes. I found out too late that this same contractor had built nine homes and each of these homes had liens on them from \$900 to \$1500."

Publishing this letter is not meant as an indictment of contractors but is an example of what can happen to the ordinary layman if he does not protect himself. So, by all means, invest in a surety bond.

Some loan plans provide for the combined payment of amortization costs, taxes and insurance in each scheduled installment. In any case, these costs must be met when due.

HOW MUCH CAN I AFFORD FOR A HOME?

Let us assume for an illustration that the cost of taxes and assessments is \$18; insurance \$3; and upkeep \$20 per year for every \$1000 of the total value of a home. The following table would then be an example of total mortgage costs per \$1000 at various amortization rates (fractions omitted). Amortization cost includes payment of interest.

TABLE A

Interest Rate:	At 4 Per Cent			At 5 Per Cent			At 6 Per Cent		
Payment Period (years):	10	15	20	10	15	20	10	15	20
Cost of Amortization:	\$122	\$89	\$73	\$127	\$95	\$79	\$133	\$101	\$86
Taxes and Assessments:	18	18	18	18	18	18	18	18	18
Insurance:	3	3	3	3	3	3	3	3	3
Upkeep:	20	20	20	20	20	20	20	20	20
TOTAL ANNUAL COSTS PER \$1000:	\$163	\$130	\$114	\$168	\$136	\$120	\$174	\$142	\$127

Amortization costs in this table are fixed according to the interest rate and the period of payment. Insurance cost is relatively constant. Costs of taxes and upkeep are variable and may differ in your case. They have been estimated at a reasonable average here because experience has shown that too many people over-finance by not allowing enough for these items. Adjustments may be made in the table where modifications are definitely known.

No definite formulas can be given to figure out exactly how much a family can spend for a home. However, after considering all the costs of home ownership, you can arrive at a practical estimate.

THE BUDGET

Housing is one of the largest items in the family budget and for most families will take up from 20% to 30% of the income. Lower income groups are forced to spend a large portion of their budgets for housing, food and clothing. As the annual income goes up, the family has greater freedom to choose the amounts to be spent for such things as housing, cars and recreation or to be kept as savings. The following rule of thumb is often used: "You can afford a home equal to two years' income." This would required 20% to 25% of the monthly budget and is a relatively conservative estimate.

Two families having the same income may spend entirely different amounts for housing. Factors such as stable employment, or large savings for a down payment, will enable one family making \$2500 a year to spend from \$6000 to \$7000 for housing. Another family having the same income might spend more for a car or for vacations and entertainment, leaving less income for home ownership. A family with a number of dependents will have greater requirements for food, clothing and medical care and often will have less remaining for housing. Sometimes, however, large families make greater use of the home for recreation and can budget more for housing than can a small family which is "never at home".

If you can plan a family budget and fill in the blanks in the Budget Chart below, you will arrive at a practical estimate of the amount which you can spend for a home. The costs can be figured either monthly or yearly.

BUDGET CHART

Food and Clothing	\$	Total Income	\$
Utilities and Fuel		Minus Income Tax and	
Medical Care		Retirement Benefits	
Life Insurance & Savings		Total Net Income	
Recreation & Car		Minus Total Living	
Education		Expenses	
Other Necessary Family Expenses			
TOTAL LIVING EXPENSES	\$	*INCOME FOR HOUSING	\$

Table B below includes all but preliminary costs of housing. It is figured on the basis of Total Costs in table A. To use table B, find your own "Income for Housing" in either the monthly or the yearly column below. Then read across to the vertical column which gives the terms of your loan. The figure arrived at will be approximately the mortgage value of the home which you can afford. Your "Income for Housing" will amortize this loan and still pay for taxes, upkeep and insurance on this value. Add the amount of the down payment which you can make and you will have an estimate of the total property value of the home you can afford.

TABLE B

*INCOME FOR HOUSING		MORTGAGE VALUE WHICH INCOME FOR HOUSING WILL FINANCE									DOWN PAYMENT (Fill in Below)	TOTAL AMOUNT YOU CAN SPEND FOR A HOME
		At 4 PER CENT			At 5 PER CENT			At 6 PER CENT				
Monthly	Annual	10 Years	15 Years	20 Years	10 Years	15 Years	20 Years	10 Years	15 Years	20 Years		
\$15	\$180	\$1110	\$1380	\$1580	\$1070	\$1320	\$1500	\$1030	\$1270	\$1420		
20	240	1470	1850	2110	1430	1760	2000	1380	1690	1890		
25	300	1840	2310	2630	1790	2210	2500	1720	2110	2360		
30	360	2210	2770	3160	2140	2650	3000	2070	2540	2830		
35	420	2580	3230	3680	2500	3090	3500	2410	2960	3310		
40	480	2940	3690	4210	2860	3530	4000	2760	3380	3780		
50	600	3680	4620	5260	3570	4410	5000	3450	4230	4720		
60	720	4420	5540	6320	4290	5290	6000	4140	5070	5670		
80	960	5890	7380	8420	5710	7060	8000	5520	6760	7560		
100	1200	7360	9230	10530	7140	8820	10000	6700	8450	9450		
125	1500	9200	11540	13160	8930	11030	12500	8620	10560	11810		

This table will help you to arrive at a beginning figure only. Consider your own modifying factors. For example, if less than \$20.00 per year per \$1,000.00 is required for upkeep, the difference may be treated as an increase in available "Income for Housing".

"IMPORTANT: The added value of the DOWN PAYMENT does not increase amortization costs, but it does add to the value of the home. This increases the total annual cost of taxes, insurance and upkeep, which must be paid from income for housing. For small down payments the difference is unimportant; for large down payments it is considerable. On the basis of figures used for the table, each \$100.00 down payment required about \$4.00 more annual income to pay for taxes, insurance and upkeep on the additional property value. A reduction of the mortgage value may be necessary.

EXAMPLES FOR USING THE TABLE

1. Mr. W's budget shows \$35 per month "income for housing". He has \$800 for a down payment, after allowing for preliminary costs. He can get a 4% loan for 20 years. How much can he spend for a home?

Read down to monthly income of \$35. Read across to column for 4% interest - 20 years, to find \$3680 which is the value of the home his income will finance. Add \$800 (down payment) to \$3680 to make \$4480, the total value of the property which he can build and maintain.

2. Mr. S. can afford to spend about \$720 per year for housing. He has \$1500 for a down payment and can obtain a 6% loan over 15 years. What is the value of the property which he can afford to own? In the table, under annual income, locate \$720. Read across to column for 6% - 15 years, to find home value of \$5070. The additional amount of income required to support the value added by the down payment is $15 \times \$4.00$, or \$60 per year. His income for housing must be \$780 per year, or \$65 per month. Longer term loans are most frequently used when building a home.

RECOMMENDATIONS

1. Consult a lending agency to check your estimate after you have determined the amount you can spend.
2. Do not overbuild. If you spend more for housing than your budget will support, you may have to forego necessities as well as comforts. You may even lose your property or have to sell it at a loss.
3. Borrow as little as you can instead of as much as you can for really satisfactory home ownership.



Selecting a Lot and a Home

IF YOU OWN A LOT

Selecting the style or type of home you want is not just a matter of deciding you like a Ranch House, a Cape Cod, or a Colonial. If you are to avoid disappointment, there are several things you should look into before your plans are too far advanced.

If you own your lot, you probably selected it for one of several reasons. Perhaps you liked the neighborhood, or it was near a good school, or perhaps near friends, or you liked the land itself. Most people buy their lot several years before they build, and maybe your idea of the house you wanted then has changed. If this is true, there are several things you should investigate before you make up your mind on the style of home you want.

BUILDING CODE

For example, you may have dreamed of a cute 2 story Cape Cod, but in the intervening years you have seen some low rambling, one-story houses, and you want your new home to be this style. You would be wise to look into your building code, because in many communities old antiquated building codes forbid the construction of one-story houses. If you look further, you may find many other interesting and often irritating prohibitions in your local building code.

SET-BACK LINES OR EASEMENT LAWS

The set-back line is the distance from the side, front and sometimes the back of your lot line, upon which your house cannot be built. This is part of the building code and if the distance is 5 feet, or more, it is for your protection. In many parts of the country, especially in the older eastern cities, you will find houses built side by side and almost touching. You cannot put a 45 foot house on a 50 foot lot in restricted communities because of the easement laws, and it is a good thing you cannot, because your neighbor might do the same and then your houses would be only 5 feet apart and there would be no room for sun, ventilation, landscaping, or view except into your neighbor's room.

GARAGES

The trend is more and more to attached garages, for very logical reasons. It makes your home look larger and for that reason increases its sale value. It saves lots of snow shoveling in colder climates and makes it possible to keep your car warm, and incidentally, gives you a better chance to keep an eye on your belongings. You may not be able to build your garage at the same time you build your house, but it is wise to plan where you want it when you can build. The building code may prohibit attached garages or garages close to the street.

DIRECTION

Many houses are designed to face in a certain direction. Some people want their house close to the street with kitchen and utilities facing the street so that they can enjoy privacy in a large backyard. Just be sure that your house is designed to face the direction for which your lot is best adapted.

TERRAIN

Your lot may be rolling or flat and it may have a large tree, or trees, on it which you do not want to destroy. You can find a house to fit almost any situation, so take this into consideration before building.

IF YOU ARE BUYING A LOT

If you are buying a lot and intend to build at once and know what type of home you want, you are indeed fortunate, but there are still many things to look for.

PLANNED COMMUNITIES

There are restricted subdivisions and planned communities in almost every city, and if they have been carefully and intelligently laid out, they often offer the greatest number of advantages to prospective home builders.

NEARNESS TO SCHOOLS AND STORES

Unless you are one of a few families who own more than one car, a convenient shopping center and close proximity to schools is important.

PUBLIC TRANSPORTATION

If the lot of your choice is far from stores and schools, it is always wise to investigate the street-car or bus line before you buy. Inquire how long the service has been running on certain streets. Sometimes the municipal transportation system experiments with traffic routes and it is nice to know that the transportation route near your proposed home is apt to be a permanent one.

TRAFFIC PROBLEMS FOR CHILDREN

Find out how much through traffic passes the lot of your choice and if the children will have to cross any heavily traveled streets on the way to and from school or stores. This will save a lot of worry on the part of mother and father.

PAVED STREETS

If the streets adjoining your lot, on which you intend to build your home, are not paved, you can inquire at the City Hall to find out when the paving is contemplated and what average paving taxes amount to. Sometimes a large assessment for paving can prove a real hardship after your home is built.

TAXES

Tax rates vary in all communities and it does no harm to investigate before you buy. Find out the reputation of the community for police and fire protection and the quality of the schools and other municipal benefits.

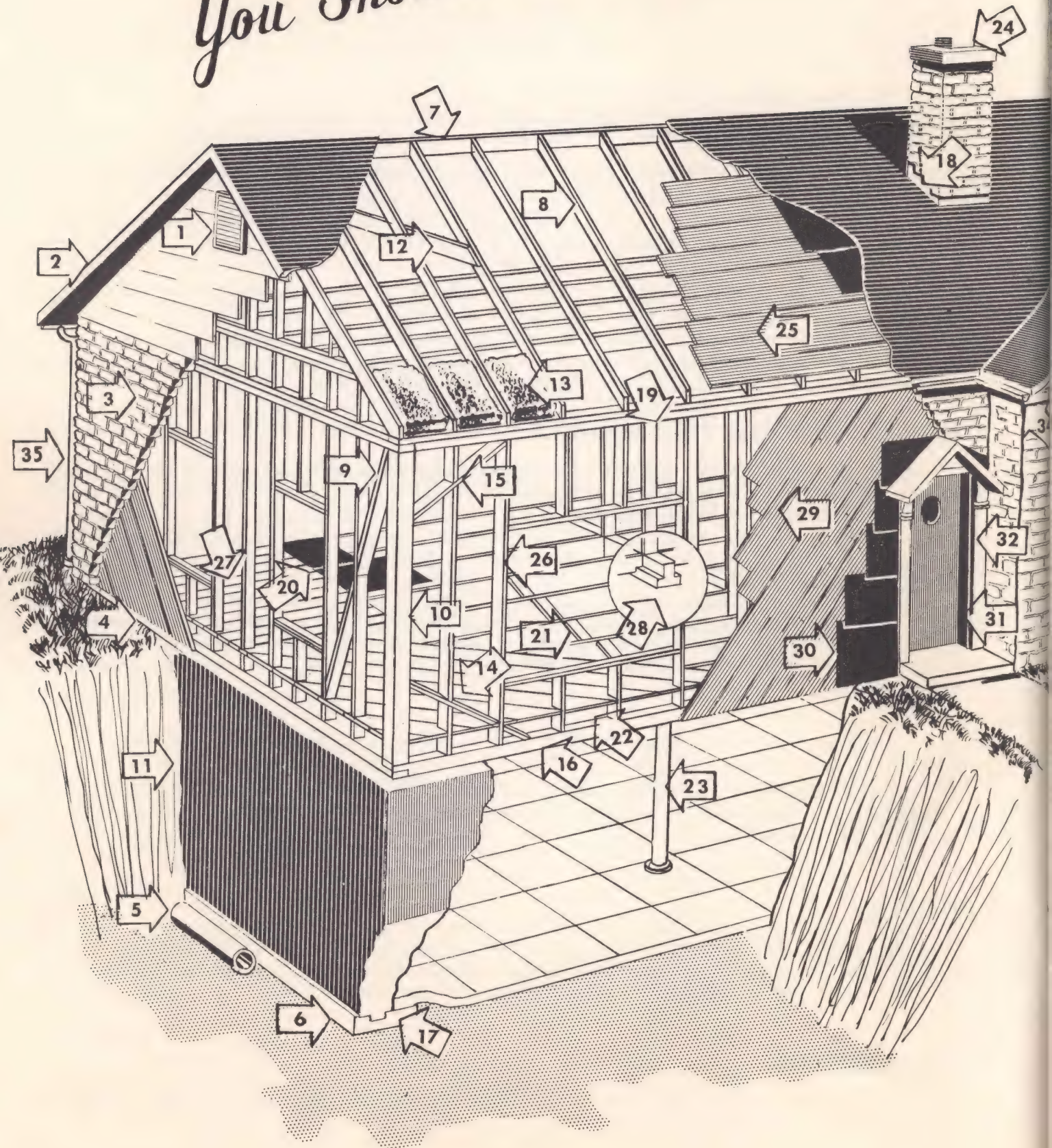
UTILITIES

When buying a lot in a new subdivision, first determine if all the utilities are in and paid for. If the lot is in the country and a well has to be drilled, find out how far down good water can be reached and what type of soil is present for drainage.

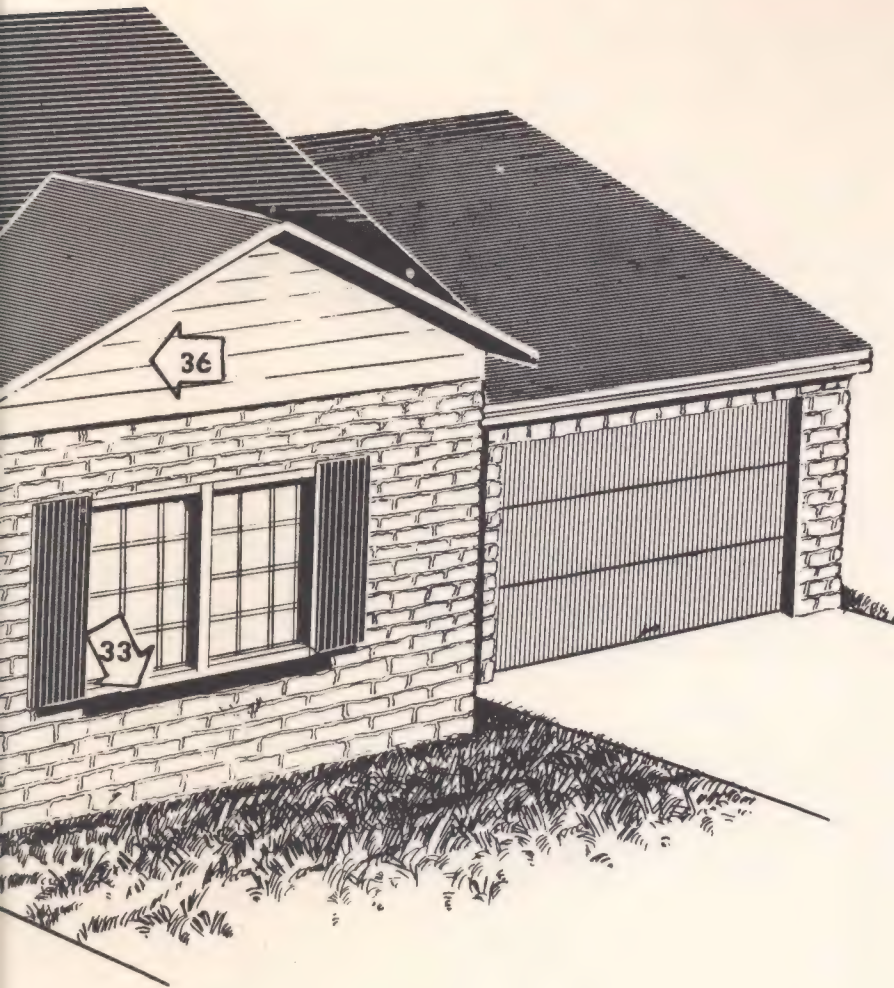
BUILDING CODE

Be sure to read the building code applying to the lot you contemplate purchasing. It may prohibit the very kind of home you want.

Building Terms You Should Know



In discussing the building of your new home with your architect, or contractor, a great many terms will come up which are often unfamiliar to the layman. It is an established fact that people often act as if they knew the meaning of certain terms, even though they do not, because they are embarrassed about their lack of knowledge on a certain subject. This is unfortunate, because every trade, or profession, has a certain vocabulary that people who follow them are familiar with, but that outsiders would have no opportunity to become acquainted with. It is for this reason that we have shown this cut-away view of the house with many of the more generally used building terms mentioned below, so that if you care to, you can familiarize yourself with them and know just what the objects they stand for look like. It will help to avoid possible mistakes, if you are informed.

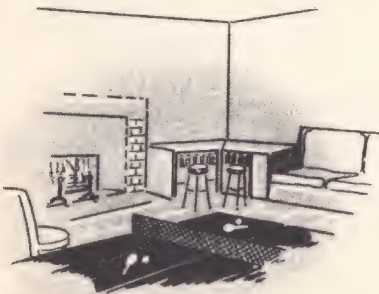
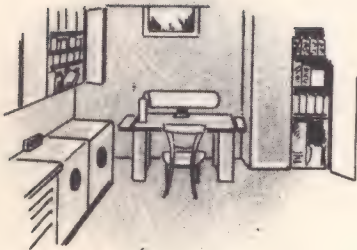


1. Louver
2. Gable
3. Brick Veneer
4. Grade Line
5. Drain Tile
6. Footing
7. Ridge Rafter
8. Rafter
9. Diagonal Bracing
10. Corner Post
11. Foundation Wall
12. Collar Beam
13. Insulation
14. Rough Flooring
15. Knee Bracing
16. Sill
17. Key
18. Flashing
19. Plate
20. Flooring Paper
21. Cross Bridging
22. Fire Stop
23. Lally Column
24. Chimney Pots, Flues
25. Roof Sheathing
26. Studding
27. Finished Flooring
28. Girder
29. Sheathing
30. Building Paper
31. Door Jamb
32. Pilaster
33. Window Sill
34. Gutter
35. Leader
36. Wood Siding

Basement vs No Basement

The argument for and against a basement has been going on for a long time, but it seems that the argument against a basement is slowly gaining strength throughout the country. So let us think about the advantages and disadvantages of both sides of the argument.

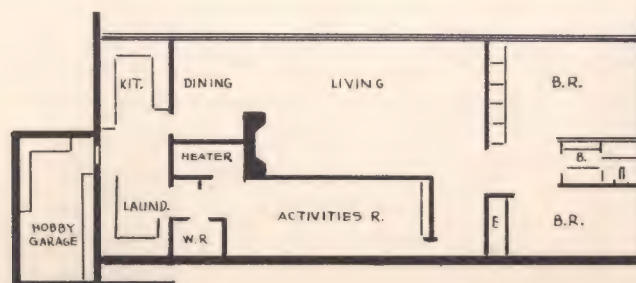
THE "I WANT A BASEMENT" ARGUMENT:



- (1) A basement is necessary for cheap storage space.
- (2) A basement provides room for sorting clothes, sewing, and any other household chores.
- (3) A dumb waiter between basement and first floor eliminates necessity of carrying laundry, sewing, etc., up and down stairs.
- (4) A basement keeps a lot of dirt that accumulates around the heating plant and laundry out of the house proper.
- (5) A basement is an ideal place for a recreation room.
- (6) A basement is an ideal place for a dark room, workshop, or other hobby center.
- (7) A basement allows more cubic feet of house on a narrow lot.

NOW LET US SEE WHAT THE "NO BASEMENT" ADVOCATES THINK ABOUT THESE ARGUMENTS:

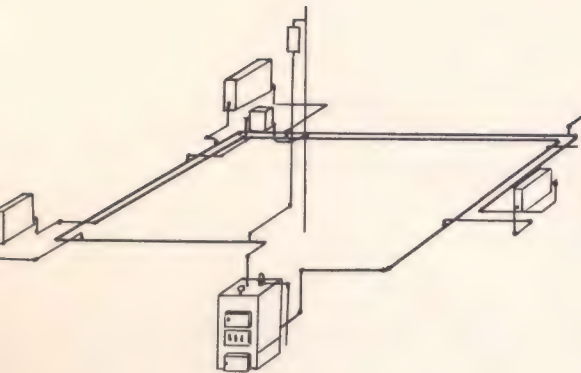
- (1) Storage wall closets which use up the space ordinarily devoted to walls will add a great deal of storage space to the small home. Most garages have a lot of space above the car, which can be used for storage. If additional storage is still needed, it can be included in a good design for less money than the average basement costs.
- (2) A properly planned basement does give ample room for many household duties, but so does a properly designed first floor laundry and all-purpose room.
- (3) The dumb waiter will save steps, so this argument cannot be refuted, but not many homes have dumb waiters, and one large enough to be worthwhile would take up at least 250 cubic feet of house.
- (4) A basement is more inclined to collect dirt that is ignored. A first floor laundry and heating room is usually more compact and easier to keep clean.
- (5) A basement is not always an ideal place for a recreation room. Basements are often dark and inclined to be damp. A first floor room designed as a second living-room with plenty of space for recreation, sewing, and children's play is much brighter and never damp.
- (6) A dark room, workshop, or other hobby center, can be added to an attached garage or planned as part of the house proper.
- (7) A basement may allow more cubic feet of house on a narrow lot, providing you figure across the lot only, but a well designed home can be much longer than it is wide and everything that you can usually find in a basement can be on one floor.
- (8) Another advantage of a home with everything on one floor is that the house looks bigger and it usually has a higher resale value.
- (9) Insurance companies are quietly promoting homes "all on one floor". Why? You would be surprised at the huge total of accident claims and life insurance claims that are paid out every year, because of a fall down the basement steps.
- (10) Basements are often damp and subject to flood damage. Sewers sometimes back up, causing material damage as well as becoming a menace to health.
- (11) The cost of basements varies according to the type of soil and the drainage problems that are present. In some areas the cost of waterproofing a basement, together with the excavation cost, will be considerably higher than the cost would be, if everything was on one floor. In other areas, it is admittedly cheaper to dig a basement. The public's opinion is gradually swinging to the belief that basements are not necessary and that the advantages of having the usual basement activities elevated to the first floor are well worth considering. Because opinion is divided, however, there are both kinds of homes shown in this book.



A Discussion of Heating Systems

GRAVITY HOT WATER HEATING SYSTEM

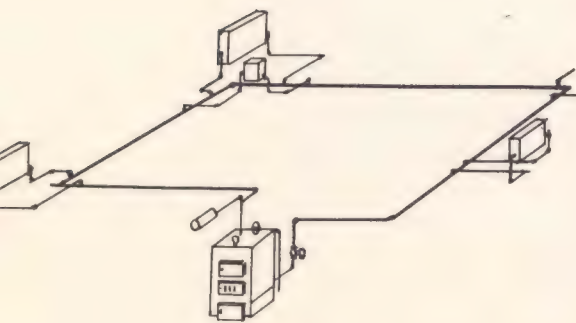
The circulation in this system operates on the theory that heat rises, and accordingly, cold descends. As the water is heated in the boiler, it rises into the radiators and the cold water flows downward through pipes to the bottom of the boiler. This system is economical, as it requires very few fittings or devices, and has no electrical connections. The pipes going to the radiators should be insulated to prevent excessive heat loss, but the return pipes need not be insulated. In this system the boiler must be located below the level of the radiators and hence, unless the boiler is placed in a pit, is not suited to a basementless house. The principal maintenance is letting of air out of the radiators at regular periods. The system can be operated either as an open or a closed system. In the open system the expansion tank is located above the highest radiators and the water in it is exposed to the air. In a closed, or pressure system, the expansion tank may be located near the boiler, and as the heated water expands, the air in the tank is compressed. Since an increase in pressure raises the boiling point of the water, higher temperatures may be maintained in a closed system without forming steam in the radiators.



TWO-PIPE HOT WATER
HEATING SYSTEM -
GRAVITY CIRCULATION

FORCED HOT WATER HEATING SYSTEM

The difference between Gravity Hot Water Heating and Forced Hot Water Heating is that the circulation of water is maintained by the action of the pump. The water is heated in the boiler and forced through the pipes leading to the radiators. Two basic types of piping systems are in common use. In the one-pipe system, a single pipe serves both to supply the heated water to the radiator and to return the cool water from the radiator to the boiler. In the two-pipe system, the heated water is supplied to the radiator through a pipe and the cool water is returned to the boiler through another pipe.



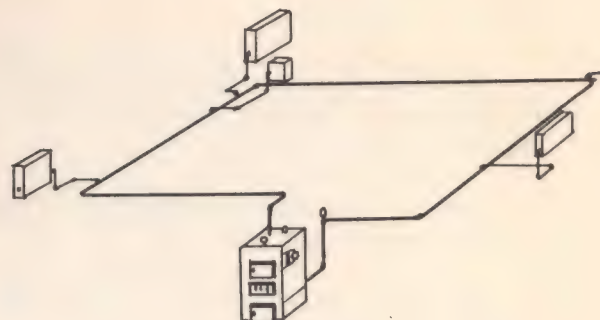
ONE-PIPE HOT WATER
HEATING SYSTEM -
FORCED CIRCULATION

The principal advantage of this system is the rapid response to change in heating demands. The radiator temperatures can be modulated or varied in accordance with changing weather, so that uniform room air temperatures are maintained. This system costs more to install than the gravity system due to the addition of the pump and special fittings.

The circulation of water is maintained by a pump, so the radiators may be located either above or below the level of the boiler, making this system adaptable to basementless houses, or the heating of basement rooms.

ONE PIPE STEAM HEATING SYSTEM

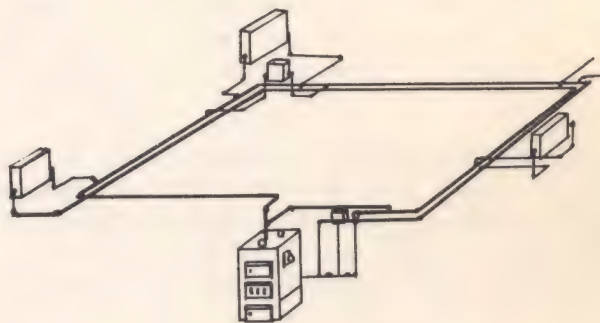
This system differs from hot water in that the water is turned into steam in the boiler and it rises in the pipes to the radiators and forces the air and the cold water out of the system through air valves or vents located on each radiator at the end of the main. The steam is condensed in the radiators and the water or condensation is returned to the boiler through the same pipe. Since both steam and water are present in the main, the pipe must be somewhat larger than those of other boiler systems, and the slope of the pipes must be very accurately maintained in order to avoid water pockets and a hammering noise in the pipes. This type of heating system is economical to install, which makes it suitable for a low cost house. The disadvantage of this system lies in the fact that the heat cannot be modified or varied. The steam must be all on or all off in order to prevent the radiators from filling with water. Hence, this system is not as responsive to changing temperature. The boiler in this case must be located below the level of the room to be heated, which makes this system unsuited to basementless houses.



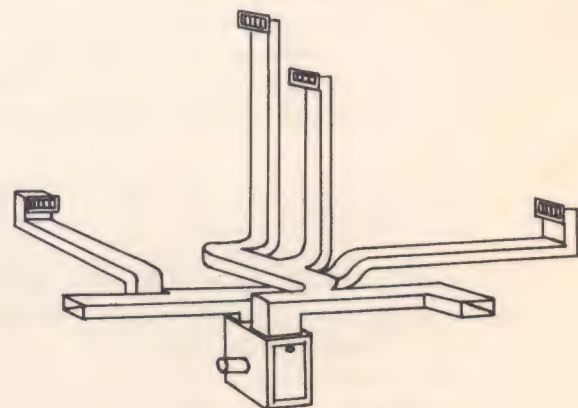
ONE-PIPE STEAM HEATING SYSTEM

TWO PIPE STEAM OR VAPOR STEAM

Steam generated in the boiler rises to supply mains and then to the radiators forcing the air in the system through thermostatic traps, which are located at the radiator outlets. These traps are designed to pass the air and water, but not the steam, into return mains where they proceed to the air eliminator which expels the air through a vent and allows the water to return to the boiler. In this way, the air may be kept out of the system for a number of hours, and the boiler may generate steam in a partial vacuum with a correspondingly reduced steam temperature. Since there are separate supply and return mains, the supply valve can be partly open without the danger of having the radiator fill with water. Thus, in this system there are two points with which the temperature may be controlled - the boiler, where a variation of steam temperature is possible, and the radiator, where the amount of steam admitted can be varied. This system usually costs more to install than the One Pipe Steam or Hot Water System.



TWO-PIPE STEAM HEATING SYSTEM



HOT-AIR HEATING SYSTEM

RADIANT HEATING

Why are people hearing so much about radiant heating? The answer seems to be that it is efficient, clean and with individual room temperature control can save fuel. Yet many people hesitate to install radiant heating because they are not familiar with what it is or how it works, so perhaps an explanation is in order. There are really three types of heating.

CONVECTION means that the air itself is heated and circulated through the room and heats objects in the room by "wiping" over them, but it heats them slowly. Most older homes are heated by convection.

CONDUCTION means that heat is transferred as it would be if you placed a pan on a open flame and the handle got hot.

RADIATION means that the heat passes through the air without warming the air but does warm any object upon contact with it.

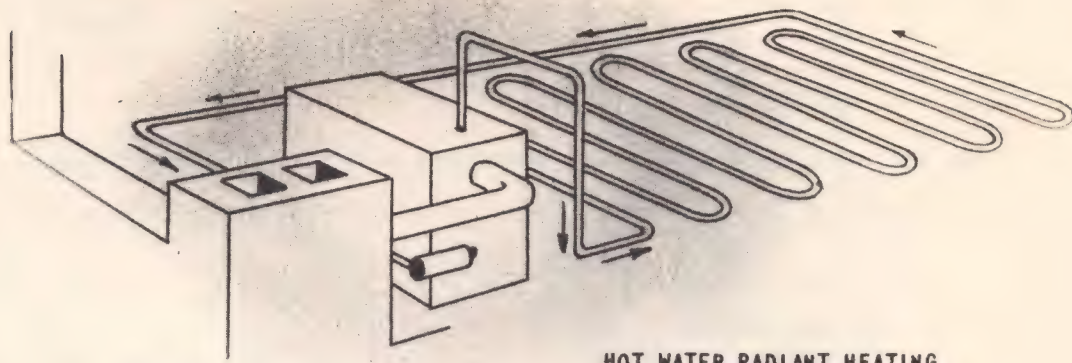
The best example of radiant heat is the sun. In cold climates almost everyone has had the experience of being outdoors in zero weather and yet being warmed by the sun's rays. In homes with radiant heating these rays are put to work to heat the home. The human body itself is a source of radiant heat. In an unheated room, 50% of the body heat loss is due to its radiation to surrounding cold surfaces. Enough human bodies can warm a room as witnessed in crowded unheated buses or streetcars. Radiated heat always leaves the sources of the heat toward a colder object. If we know that the body can act as a stove, we can, if we warm the room surfaces with radiant heat, block the loss of body heat most effectively and we become comfortable and warm. Studies show that a naked person can be comfortable and warm in 32° air if the ceiling, walls and floor are warm. The same person would shiver at 80° if these surfaces were cold, because 80° is about 18° colder than body temperature and hence the body is giving off heat all the time. Good examples are the lady skiers at Sun Valley who cavort in bathing suits in below zero weather.

HOT WATER RADIANT HEATING

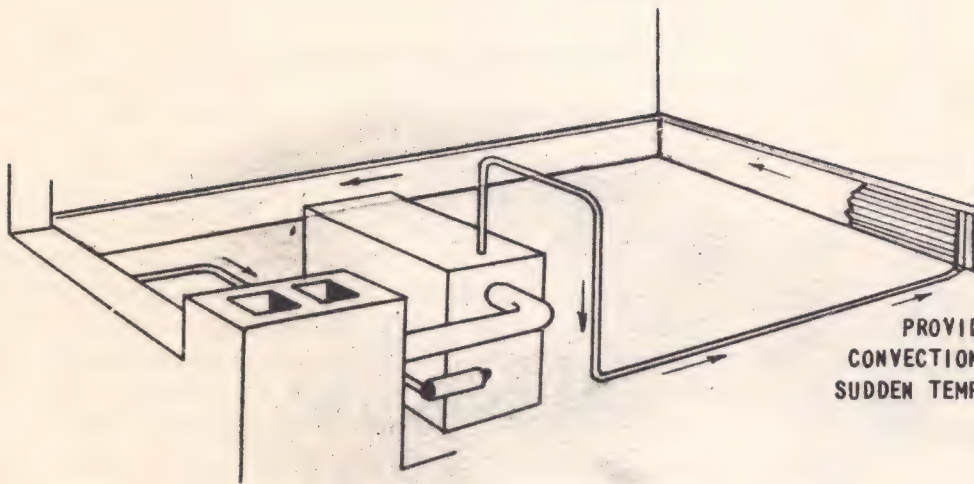
Most homes employing radiant heat have a network of hot water pipes buried in concrete floors or plastered ceilings or walls. The water is heated in an ordinary boiler with ordinary fuel. It is sent through the pipes with an ordinary circulating pump. The hot water warms the plaster or concrete which in turn warms the house. The greatest advantages of radiant heat are comfort, freedom from dirt, and economy. There are no drafts or blasts of hot air to encourage colds and other respiratory diseases. The air is fresher, not parched and stuffy, and there is absolutely no dirt as there are no currents of hot air to carry dirt and no cold surfaces for dirt to cling to. Heating costs are considerably lower because the air itself does not have to be heated to as high a degree as it does by convection heating. Another advantage is that the furniture can be placed anywhere in the room. So can partitions and windows. There are no radiators or grilles to take up wall or floor space and basements are not needed for heating plants. Radiant heating costs slightly more than conventional types of heating, to install but savings in operating costs run as high as 1/3.

HOT AIR RADIANT HEATING

This system operates similar to Hot Water Radiant Heating except that instead of water, hot air is used. The air is heated in an ordinary furnace and is circulated by means of a fan. This system usually operates in the floor. The air circulates back and forth between the floor joists, warming the floor itself, which in turn radiates heat to the colder objects in the room, such as the ceiling, walls, etc. This system is more expensive to install than Hot Water Radiant Heat but it has one advantage. A hot air flue can be installed at one end of the room in the wall and it culminates in a register near the ceiling. There is a thermostatically controlled damper in this flue and in the event that there is a sudden drop in temperature, which the Radiant Heating System could not take care of for several hours, a thermostat opens this flue and allows the warm air to flow directly into the room. This makes a convection heating system until such time as the room temperature rises to the desired temperature again, whereupon the damper automatically closes and the house is again heated by hot air radiant heat circulating under the floor.

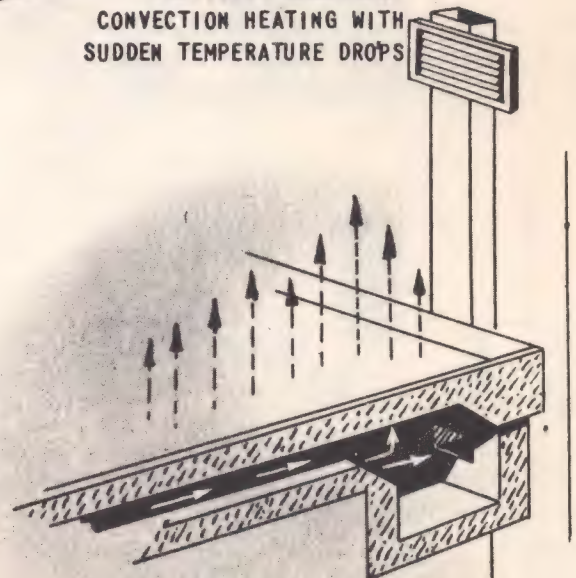


**HOT WATER RADIANT HEATING
PIPES IN CONCRETE FLOOR**



**RADIANT BASEBOARD
PANEL HEATING**

**HOT AIR FLUE
PROVIDING EMERGENCY
CONVECTION HEATING WITH
SUDDEN TEMPERATURE DROPS**



**HOT AIR RADIANT HEATING
AIR DUCTS IN FLOOR**

Things to Watch Out For or P.P.P. (PEOPLES PET PEEVES)

Many national surveys by leading magazines have pretty well established the pet peeves that people have in regard to their homes. The "pet peeve" that seems to take first place everywhere is -



NOT ENOUGH CLOSET SPACE

The number two complaint is -

NOT ENOUGH WIRING OR ELECTRICAL OUTLETS

Number three is -

POOR KITCHEN ARRANGEMENTS

Number four is -

CANNOT HEAT THE ROOMS EVENLY

Number five is -

POOR LIGHTING

Number six is -

CANNOT ARRANGE FURNITURE

Number seven is -

NOT ENOUGH SUNLIGHT

Number eight is - (believe it or not)

NOT ENOUGH SPACE TO KEEP TOYS AND
SPORTING GOODS

Number nine is -

GARAGE DOOR WILL NOT WORK

Number ten is -

HOUSE TOO HARD TO CARE FOR

Number eleven is -

RAIN WATER FLOODS THE BASEMENT

Number twelve is -

GARAGE TOO SMALL FOR THE CAR



Answers to People's Pet Peeves

If these pet peeves are so national in scope, it must be apparent that these are some of the things to watch for when planning a home.

1. The complaint of "Not Enough Closet Space" should be easy to answer by looking at the plans in this book. They all have ample closet space. It is one of the requirements for acceptance of a plan in our Scale Model Home Planning Company service. This is another of the advantages of building your own home. If it does not suit your needs it need not be built.

2. The plans for all of the homes in this book carry the Adequate Wiring Bureau's seal of approval. This means that all of these designs have been sent to the Adequate Wiring Bureau in New York for their engineers to approve.

3. The kitchen and laundry arrangements in these homes have been planned by leading architects who have made a study of designing these work centers to save steps and make the housewife's tasks as easy as possible.

4. All of the plans in this book have been checked by heating engineers. It is up to you and local fuel conditions what kind of fuel you burn but the homes themselves have been so designed that, regardless of the kind of fuel you select, the rooms will heat properly if the equipment is properly installed and your home is built according to specifications. In this day and age it is even possible to maintain different temperatures in different rooms through thermostatic control valves.

5. Poor lighting today is not a complaint that anyone should mention because there is no excuse for it, especially if you are building a home. Poor light (when adults put up with it) is like the youngster who starts to read after coming home from school and keeps it up until it is almost dark and mother has to suggest that he turn the light on before he ruins his eyes.

6. The complaint about not being able to arrange the furniture is an old one and comes from people who live in a poorly designed home. Lots of small homes today are turned out on an assembly line without thought for things like furniture arrangements or good design. Often a door opens where you want to put a chair and the davenport will not go where you want it because the window is too low. The complaints are endless. The cut-out furniture that comes with the building plans for the homes shown in this book will give you a chance to see if YOUR furniture will fit into the new home before it is ever built. Cut these out. They are drawn to the same scale as the floor plan on the back of the envelope or on the building prints. Place the cut-out pieces on the floor plan and see if everything will fit where you would like it to.





7. Lack of sun light is again a matter of poor planning of the home itself or crowding on narrow lots. A great many homes are designed to face in a certain direction, a direction that will take advantage of sun light and privacy. That is why when you see a street of all-alike houses you can be sure the people on one side of the street aren't getting the same amount of sun light as the others are.

Today we have picture windows, glass blocks and combination sash that not only improve the looks of the home but let in lots of health giving light as well.

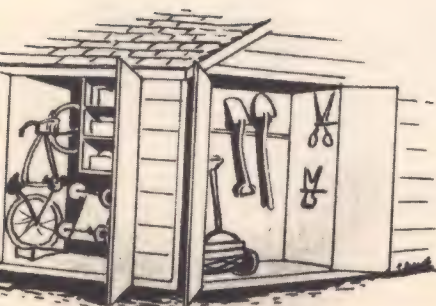
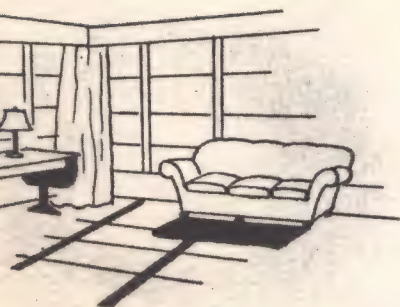
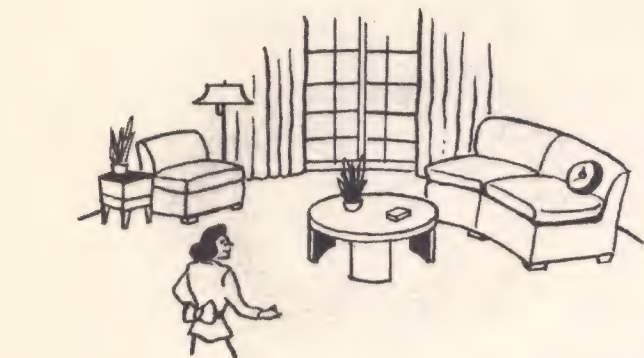
8. Not enough space to keep toys and sporting goods is another complaint about not enough closet space. If you plan carefully you will have a place for golf clubs, fishing tackle, bowling balls and the children's toys. You will note that some of the homes in this series have a separate closet in the living room for card tables.

9. The matter of a garage door not working should be an easy one to remedy. In an old house a good carpenter will be able to fix the door in short order. In a new home careful planning and the selection of a good door, plus proper installation, should do the trick.

10. A house that is too hard to care for is poorly planned. The house should have easy access from the work center to the front door so mother will not have to take so many steps to answer the bell. A house on one floor eliminates the necessity of carrying the laundry and vacuum cleaner up and down stairs.

11. If rain water floods the basement it may mean there are too many homes connected to the inadequate sewer. If this water comes in through a basement drain you can install a valve that will let water drain out but will not let water force itself in.

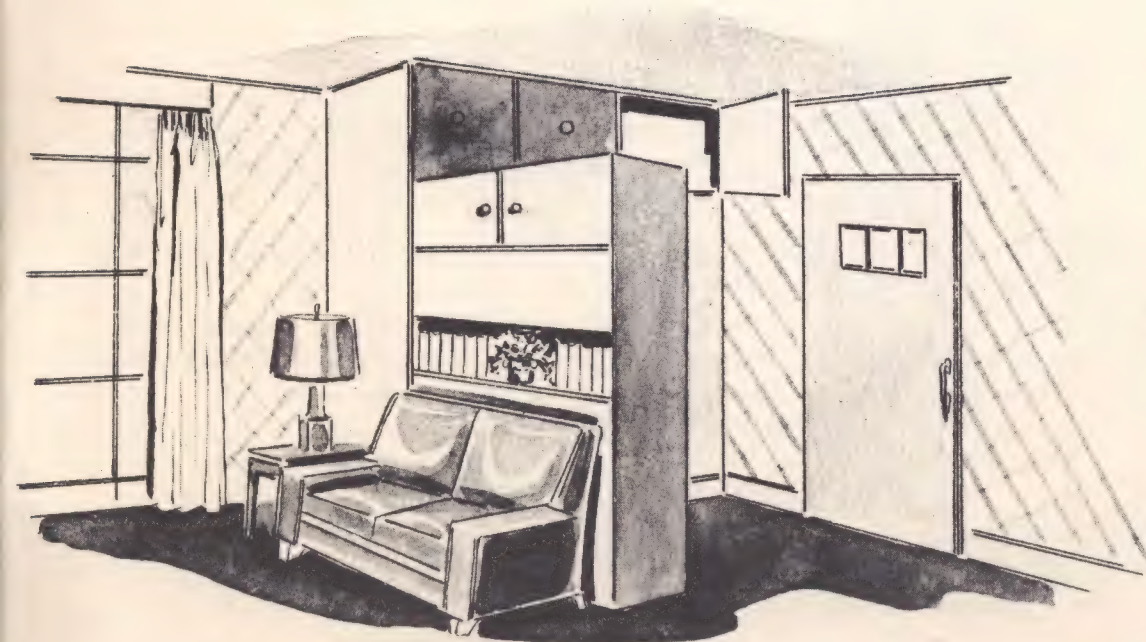
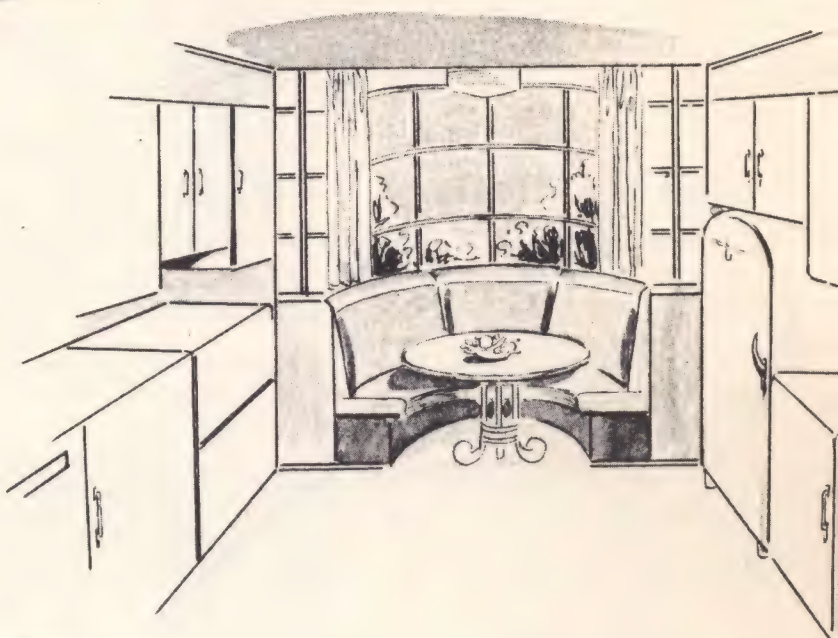
12. The complaint of the garage being too small for the car is an old one but applies more to homes that were built a good many years ago. No one realized that the model T would some day be four feet longer but in planning a home it is poor economy to skimp on the garage length and width. If it seems too long, remember that space can always be used to good advantage for storage of summer furniture, lawn mower, garden tools, etc. The space over the car is often neglected but it makes an ideal storage space for screens, storm windows and countless other things that are not used for long periods of time. Remember this when planning your home.





BOOK SHELVES AROUND
FIREPLACE MAKE A
BRIGHT, USEFUL CORNER

SNACK BAR IN END OF
KITCHEN SAVES MANY
STEPS



CABINETS FORM EN-
TRANCE HALLWAY

Things to Look for In Building a Home

THE IMPORTANCE OF GOOD DESIGN

The building of a home is usually the largest single investment a family ever makes, yet many people build without sufficient forethought and consequently find themselves with a home that falls far short of their expectations. Often this home is so poorly designed that if the occasion ever arises when they have to sell it, they find it difficult to find a buyer. If this same home was properly designed, there would always be a ready market. Most people cannot read a blue print, and often the home is built before they know what it is going to look like. That is the reason why we have included a scale model with the building plans for all the homes shown in this book. The following suggestions should help you to plan wisely and well.

OPEN PLANNING

In small homes open planning is almost a necessity. The term "open planning" means combining the living-dining areas, making access to the work areas easy and eliminating as many doors as possible, which, when open, take up space that could be used for furniture placement.

Kitchen and laundry combinations are becoming popular, and combination activity rooms possess many uses. Plans may be made to include a wall bed in the living room, eliminating the necessity of maintaining a guest room that is seldom used.

In open planning walls become more useful and furniture units are often built in. Sliding or accordian pleated doors may be used. Screens can be used instead of partitions, as they fold or slide out of sight when not in use. All of these add to the effect of space, light and air so different from the small cubicles found in many mass-produced builders' houses.

TRAFFIC THROUGH ROOMS

The term "traffic", when applied to a home, refers to the means of getting from one part to another, or to the outside. In selecting your plan you should be able to recognize the good and bad features of traffic.

For example, halls in small homes serve no purpose other than that of traffic. Therefore, they should be eliminated, or occupy as little space as possible.

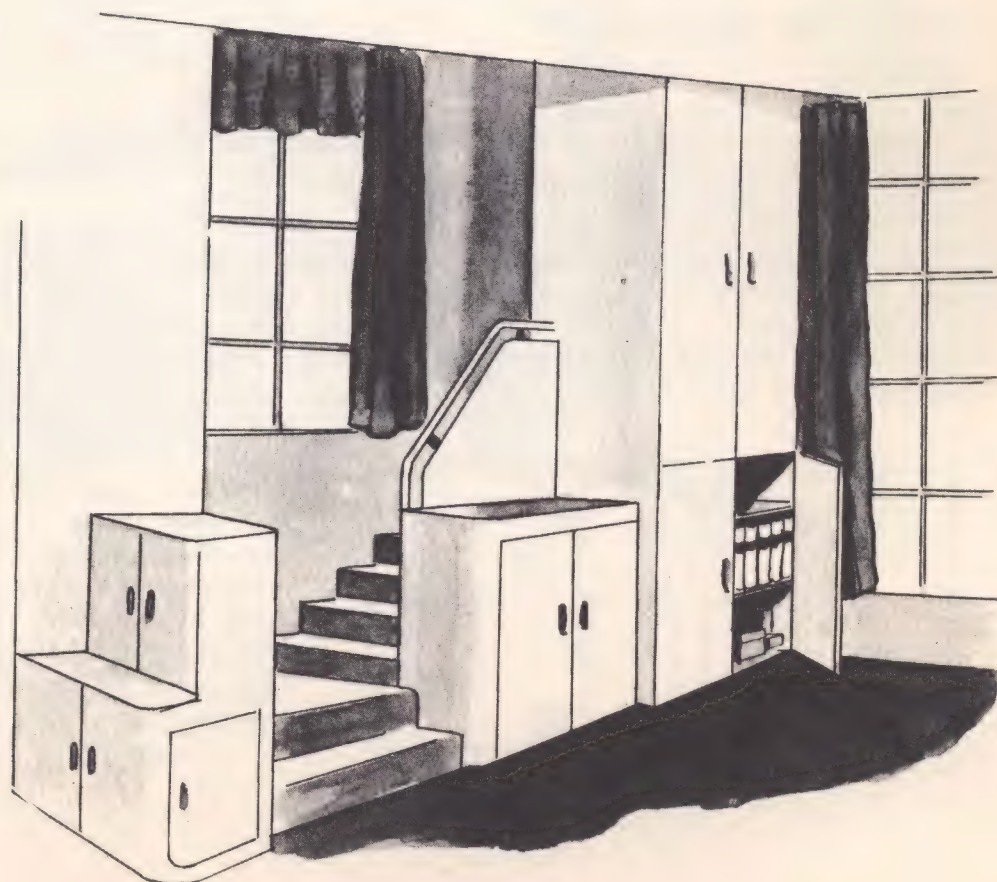
Stairs are another part of the home which are used purely for traffic. In judging the plan, they should be studied for both safety and economy of space. Steep or winding stairs are dangerous and make it hard to move furniture around. Stairs should also be at least forty inches wide.

If the house is poorly designed, the living room may actually turn into a hallway, because of the amount of traffic that goes through it. Having the children stumbling over father's feet, while he is conversing or reading, can be quite irritating, and if the house plans look as though there would be a great deal of traffic in the living room, it may be a sign that the whole house is poorly designed.

Doors are also a part of the traffic scheme. If there are many poorly located doors, that also indicates that the arrangement of the plan is bad. The swing of a door takes up a considerable amount of space. Doors usually stand open in the hall and the effect of an open door on useable wall area should be observed.



WELL LIGHTED DINING
FACILITIES WHICH CAN
BE MOVED AWAY FOR
MORE SPACE. THE
TABLE SLIDES INTO
THE KITCHEN WHEN NOT
IN USE.



STAIRWAY SPACE USED
FOR BUILT-IN CABINETS,
BOOKCASES, AND STOR-
AGE SPACE FOR BULKY
ITEMS.

MANY USES FOR THE SAME ROOM

Some of the plans in this book provide for dual purpose rooms that can be used for many living needs.

A good example in the small home is the frequent use of dining-living areas. In many other homes there are rooms that are known as recreation rooms and dens. This type of space may be used for sewing, games, and even a spare guest bedroom. Many garages can be extended or so designed to accommodate a hobby shop, photographic dark room, and other combined needs.

LIVING SPACE

The one room in every house where most of the living is done is appropriately called the living room. It is used by all members of the family and their guests. It should be large and the furniture should be so arranged to allow for a wide variety of activity. The windows should be so placed to allow for light, view, and space for furniture.

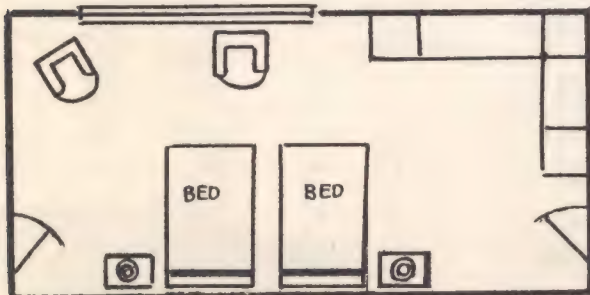
Father will probably want a large, comfortable chair for reading, which is handy to the radio. Mother and the children may want plenty of book shelves and a fireplace. Sometimes a fireplace in a corner in a small home will make the living room look larger, and furniture placed around it seems to take up less space than it does when the fireplace is in the center of an outside wall. There should be built-in closets for storage of card tables and miscellaneous items, either in the living room or close to it.

FURNITURE PLACEMENT

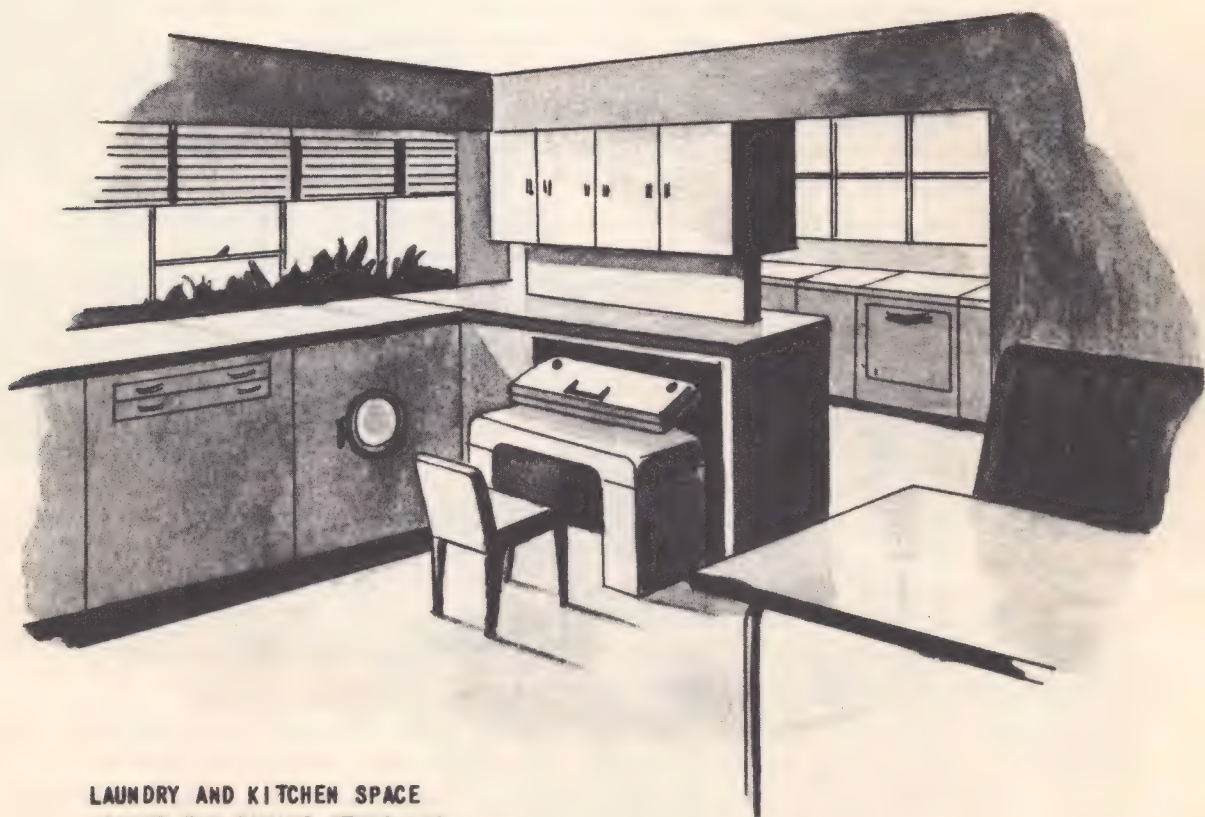
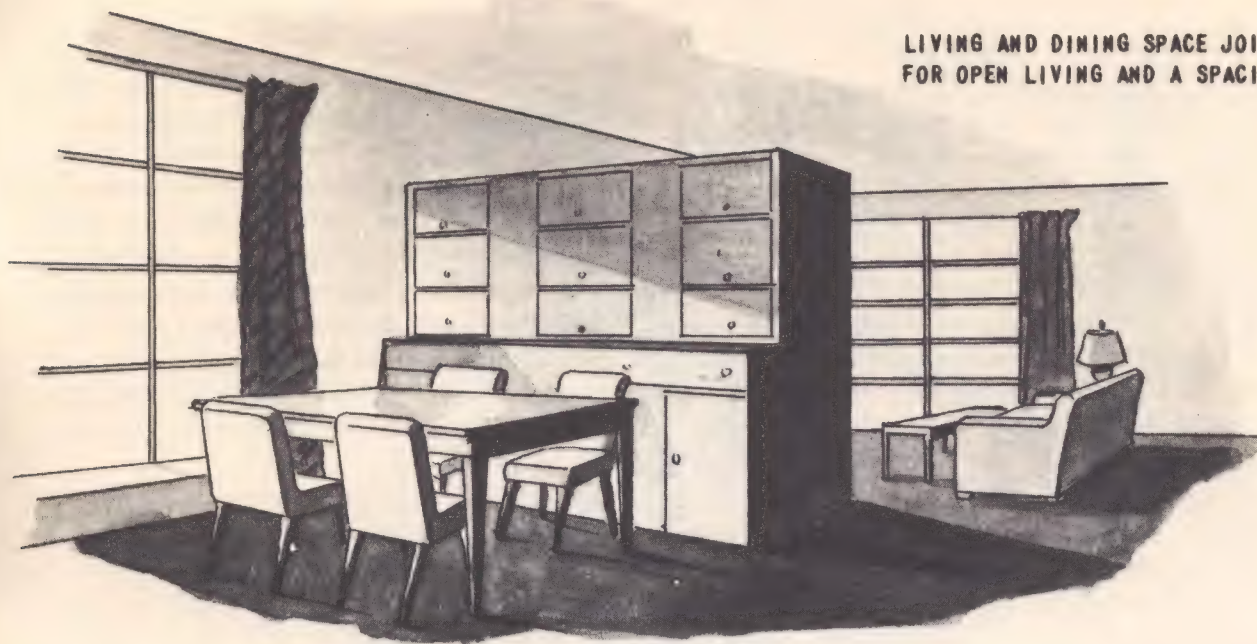
When you have found a plan which satisfies your needs for space, and which stands the test for other factors, you should consider the placement of furniture. Furniture is equipment which makes empty rooms livable.

Sizes of furniture are established by human use and thus tables and chairs are relatively standard. On your floor plan you can see floor areas and wall dimensions, the location of windows, and the swing of doors. One thing is not apparent, however - the height of window sills. Check these carefully to see whether your chest of drawers or dressing table actually can be placed under a window, if you would like to have it there.

You should live with the plan for a while with the furniture you expect to have in your new home. One of the best ways to do this is to cut out the furniture that comes with the Scale Model for each home of the series described in this book. This furniture is printed on cardboard and is drawn to exact scale. If you like one of the designs in this book, you can buy a Scale Model and then cut the furniture and place it around on the floor plan to see exactly how it will fit into the new home.



LIVING AND DINING SPACE JOINED
FOR OPEN LIVING AND A SPACIOUS LOOK.



LAUNDRY AND KITCHEN SPACE
JOINED FOR SAVING STEPS AND
MAKING THESE WORK AREAS AS
CHEERFUL AND PLEASANT AS
POSSIBLE.

SLEEPING SPACE

Sleeping is an activity, believe it or not, and since the average person spends a third of his life in bed, it is a wise idea to devote considerable thought to sleeping space in your new home. Since bedrooms must be small in a small house, they must be well designed. Actually for sleeping all you need is room for a bed, but since most people use the bedroom for dressing they have to be larger. However, the trend seems to be for more and more built-in features, and there is no place where they will save more room than in the bedroom. If two bedrooms are adjoining, the wall between can be filled with storage wall closets. One closet will be designed for hanging long clothing and will probably have a rack on the door for shoes. Another will be designed for hanging short garments and will have a shelf for hats and similar bulky articles. Another will be filled from top to bottom with drawers for shirts, socks, handkerchiefs, gloves, blouses, and all the other items that are usually stored in a chest of drawers, or a bureau. The employment of this kind of a closet will allow a much smaller bedroom.

Most people like plenty of fresh air when they sleep and windows that provide cross ventilation are still in demand by the home builder, although with modern open planning this is not always necessary to provide the same effect.

DINING SPACE

Opinion seems to be divided on the necessity of a separate dining room that is used only a few hours each day, but in a small home a separate dining room is almost an impossibility, if you are to avoid small, stuffy rooms.

To make the living room look larger the wall between the dining and living areas may be removed entirely. In fact, today it is possible to have a built in table that slides from the kitchen into the dining room, and when not in use is out of the way.

Most of the homes in this series have a combination living and dining area, and most of them have an added breakfast nook which saves space and work. When unexpected callers drop in while the family is at the table, a combination living-dining arrangement allows them to sit down and chat without crowding into a small dining room.

BATHROOMS

Bathrooms in the mass produced homes are pretty much alike, and consist of a lavatory, toilet, tub or shower, with a medicine cabinet above the lavatory. It is a place the family all want to use at the same time during certain hours of the day. A bathroom can be planned to eliminate some of this traffic tie-up. More and more people are dividing the bathroom into two units with a lavatory and toilet in one part and a tub and shower in the other. This takes up very little more room and adds a lot of convenience.

Another trend is toward storage wall closets in a bathroom to allow storage space for towels, bath mats, and medicines. Men and women both prefer a light on each side of the mirror, instead of just one overhanging fixture. In recent years a new shaped tub has gained considerable popularity. The fixture itself is generally four feet square and yet allows roomier bathing space than most baths. You can buy lavatories now with towel racks attached to each side, which eliminates the necessity of marring a wall. When planning your new bathroom, try to give it a little more thought and make it different from the ordinary one. It is a good idea to write to some of the manufacturers of bathroom equipment who have free literature which will give you many excellent ideas.

BUILT-IN CLOSETS
BETWEEN BEDROOMS
ARE SPACE SAVERS

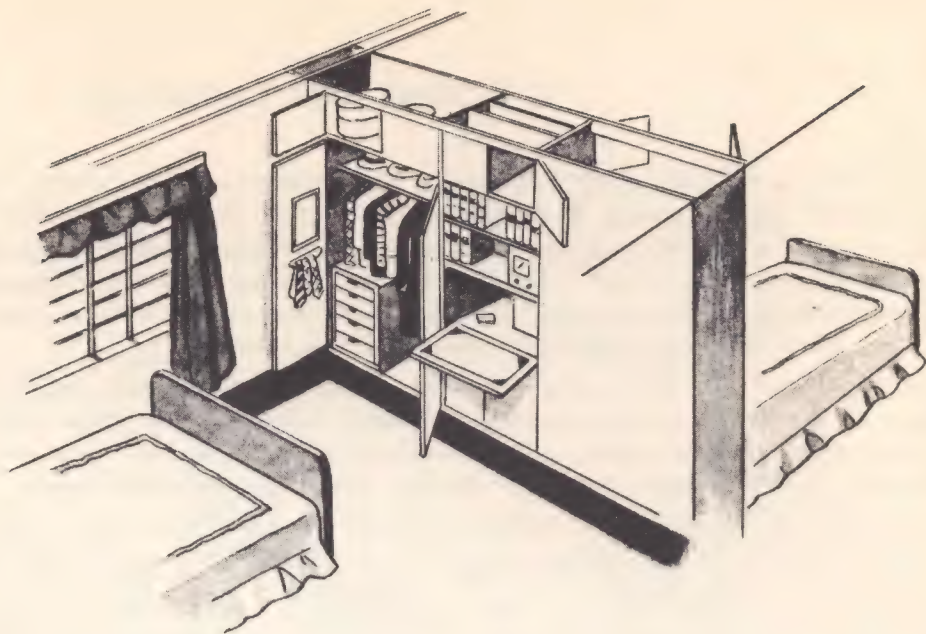
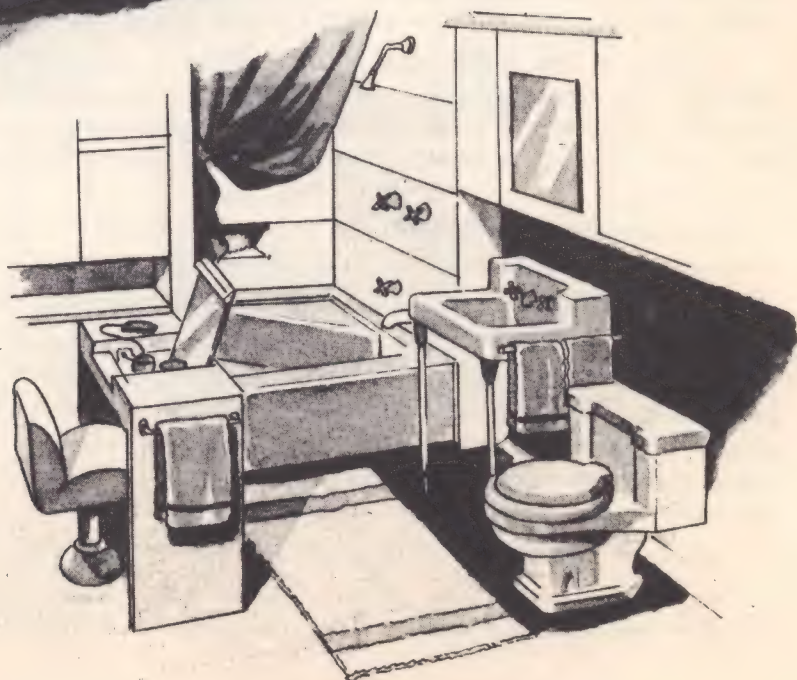


TABLE SLIDES BACK
INTO KITCHEN OR
FOLDS UP INTO THE
WALL WHEN NOT IN
USE

BUILT-IN FEATURES
IN BATH



KITCHENS AND LAUNDRIES

The kitchen and laundry are two places where the housewife spends a great deal of her time, and every effort should be made to make these work areas as efficient, pleasant and gay as possible. In spite of all the advertising major appliance manufacturers are doing, there are many new ideas being presented all the time and it is wise to keep abreast of these before a final decision is made. Most of these manufacturers have booklets available showing all of these exciting developments and it will pay you to write and get copies in your search for ideas.

The kind of fuel you will use is sometimes dictated by location, but in most localities you have a choice. If you like gas, there are gas stoves, refrigerators, deep freezers, incinerators, hot water heaters and heating plants. If you like electricity, there are, of course, electric stoves, deep freezers, refrigerators, hot water heaters and many other appliances. The choice is up to you.

The kitchen and laundry should have easy access to service entrance. Avoid going around corners.

It should be easy to go from this area to the front door to answer the doorbell.

Be certain there are plenty of shelves, but avoid having them over the work counters, as they interfere greatly with efficient work. As many of the shelves as possible should have doors, preferably sliding, to help keep the soot off your china and food. Shelves for the storage of canned food do not have to be deep, eight inches is usually enough, and often you can put shelves eight inches wide where there would not be room enough to accommodate wider ones.

A picture window, with a pleasant view, over the sink is usually desirable and it is often nice to provide a place on the sill for potted plants. They add a note of gaiety and cheerfulness to the kitchen.

You will probably want a little snack bar or some other place for the children to eat their lunches, or for friends to sit when they drop in for a chat while you are busy preparing something in the kitchen. There should be plenty of work counters and at different heights so that you can sit down for some jobs.

You will probably want a ventilating fan that will get rid of all the objectionable cooking odors. Of course, if you are fortunate enough to be able to afford a steak to broil, you can shut off the fan and enjoy the smell.

Lighting is important in this area. You should have a center overhead light and extra lights over the sink and work counters with plenty of outlets for attaching a mixer, toaster, electric clock, radio, and any one of a dozen other appliances you may have, or intend to have at a later date.

In many of the newer small homes without a basement the laundry and kitchen are combined. This does not mean that you will have a lot of miscellaneous laundry equipment under foot in the kitchen, but these two rooms are often side by side, sometimes separated by a full wall and sometimes by a half wall that serves to keep these two units separate, but close together and convenient.

When planning your laundry be sure you have plenty of counter space for sorting clothes. You do not have to do this on the floor you know.

There should be shelves for storing supplies and there should be space for a gas or electric burner for cooking starch.

Many new, small home laundries employing automatic equipment are quite narrow with the sort-counters and mangle on one side and the washer and dryer and more counters on the other side. Even though you have automatic equipment, tubs are nice to have, and although you may have a mangle, space should be provided for an ironing board to enable you to iron the many little things you do not care to run through the ironer.

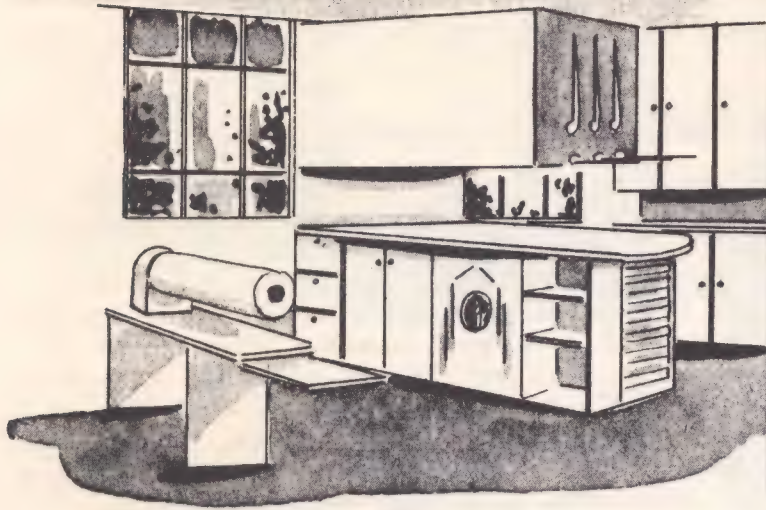
Clothes lines should be provided for inside drying.

Lighting is important in the laundry too. There should be an overhead light and others over the work counters and mangle. You should have an outlet for small radio, electric clock, and fan.

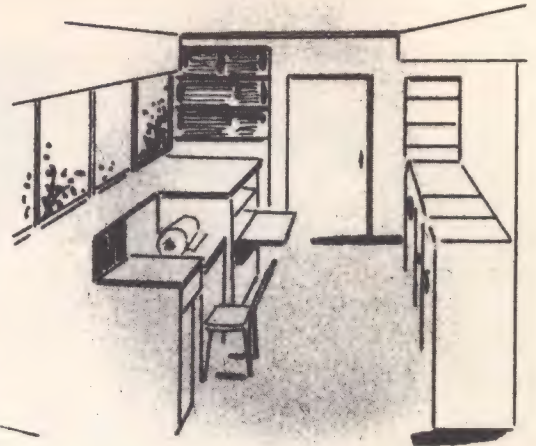
**LAUNDRY AND KITCHEN
ADJOINING**



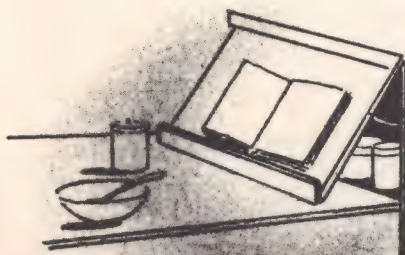
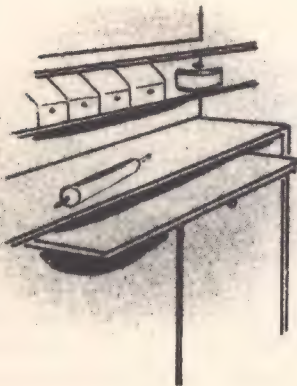
**GLASS-ED-IN PORCH
FOR IRONING**



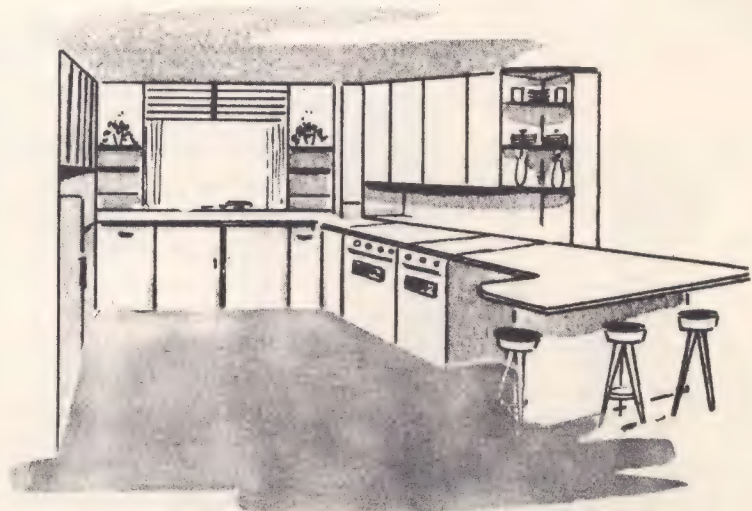
**BUILT-IN AND SLIDING
SHELVES - GREAT SPACE
SAVERS**



**WELL PLANNED LAUNDRY
FACILITIES**



**SHELF DOOR HINGED
AT TOP MAKES GOOD
RECIPE BOOK STAND**



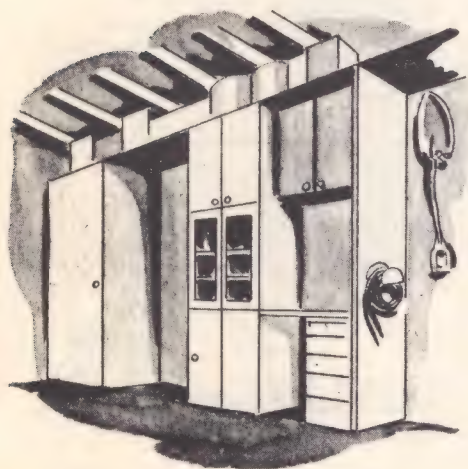
**BUILT-IN CABINETS
WITH ADJOINING
SNACK BAR**

Closets for Better Living

In the kitchen and laundry, shelves should not be so deep that the items stored at the rear cannot be reached easily. Almost everything stored in this area can be placed on shelves not more than 12 inches in depth. By using storage wall cabinets, much of the space occupied by auxiliary and overhanging shelfcabinets can be salvaged for more useful purposes. Canned goods can usually be stored on shelves 6 inches wide or less.

STORAGE WALL CLOSETS

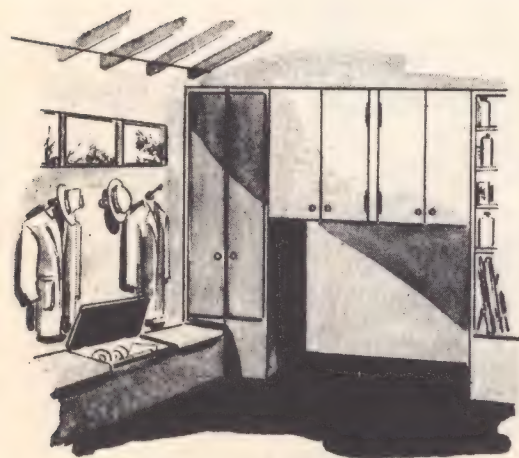
The storage wall closets referred to in various places in this book are a great space saver. Elimination of a wall composed of 2x4 studding, sheathing and plaster separating two rooms and substitution of a storage wall closet will gain 6 inches of space. This might not sound like much but if you consider an 8 foot ceiling and a ten foot wall, you will find you gain 40 cubic feet of storage space. This method of construction cannot be practiced where there is a supporting wall, but between bedrooms and between kitchen and dining units these storage closets can generally be built.



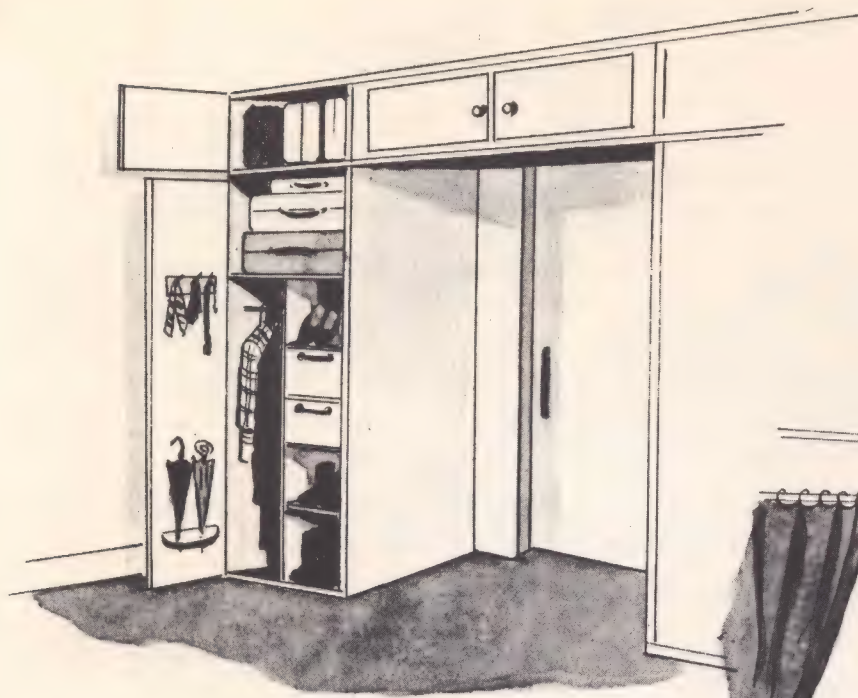
BASEMENT STORAGE FOR BULKY OBJECTS.

BULKY STORAGE

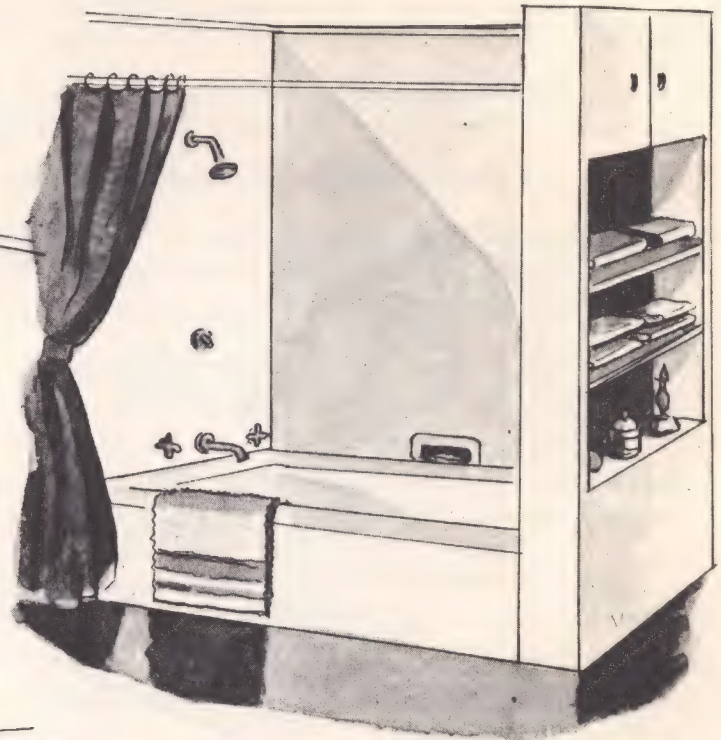
For the storage of bulky objects the same closets that are used for clothes are not the answer. It is difficult to store card tables, vacuum cleaners, brooms, etc., in the same closet that is filled with clothing. An excellent spot for the storage of bulky items that are only used occasionally or seasonally is the garage. There is generally wasted space over the car, which can be floored over and used for storage of any seasonal items, and if the garage is extended, bulky items can be stored there during the season when they are not in use. Special closets inside the home should be provided for card tables, fishing tackle, golf equipment and other sports paraphernalia. Special closets should also be provided near the work center for brooms, vacuum cleaner and other cleaning equipment. The well planned home should include closets wherever space is available. The lack of closets is the number one pet peeve of American home owners.



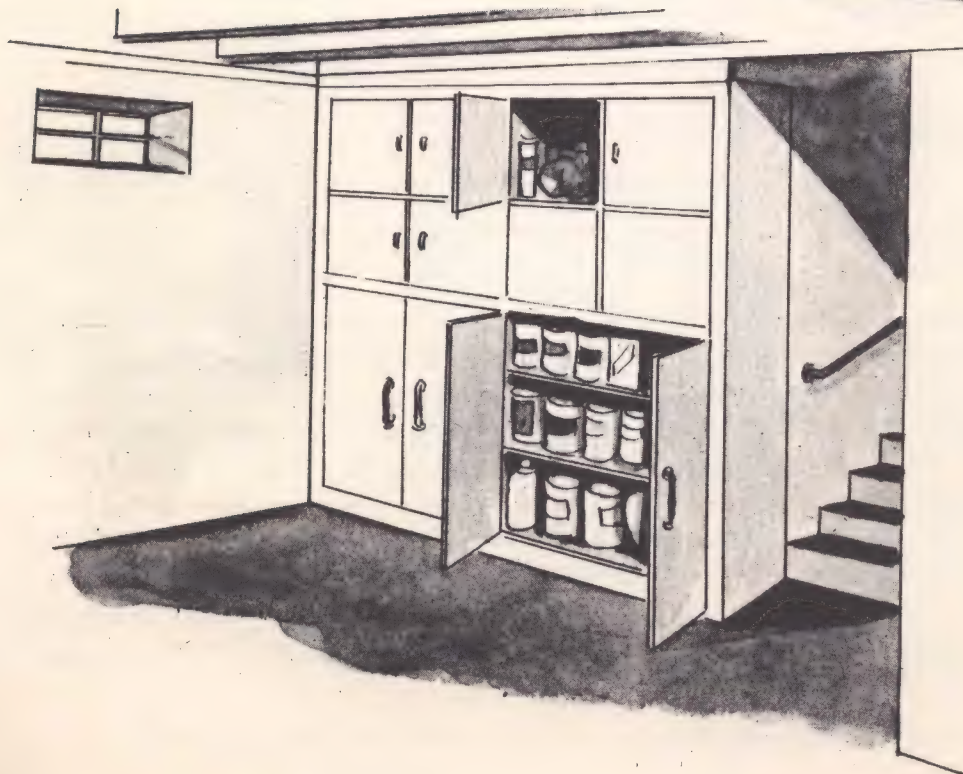
SMALL GARAGE STORAGE SPACE WITH CABINETS ARRANGED OVER HOOD OF CAR UTILIZING OTHERWISE WASTED SPACE.



BUILT-IN HALL CLOSET



BUILT-IN SPACE AT
END OF TUB IN BATH



BASEMENT SPACE SAVER

SEPTIC TANKS

Because so many people are building in suburban areas and on country sites where there are no sewers, a short explanation of septic tanks and their operations seems to be in order.

The septic-tank system, if properly installed, is a satisfactory and low cost method of preparing sewage for final disposal. Bacterial action within the septic tank disintegrates this sewage so that it can be absorbed into the ground. The safe disposal of waste from the kitchen, laundry and bathroom is a basic need in constructing these country homes.

Tank Design and Size

The decomposition of the sewage begins in the septic tank. Here bacteria act upon the solid matter in the sewage and break it up into gases, mineral particles and liquids.

The gas causes some of the material to rise to the surface and form a scum. Pressure forces the gas to return through the house sewer line and escape through the vent stack.

The silty, soil-like mineral particles settle on the bottom of the tank in the form of sludge.

The liquid flows from the tank to the disposal area, where it is absorbed by the soil. It is eventually made harmless by soil bacteria and air.

The diagram on page 77 illustrates the way in which this septic tank operates.

The two-chamber tank, if properly designed, is more efficient than the one-chamber tank and is well worth its additional cost, because:

1. Fewer solids pass out with the tank outflow.
2. There is less danger of clogging disposal tile.
3. The tank will operate for a longer period without cleaning.
4. Fewer disease-causing organisms pass out with the tank discharge because of the longer retention period.

In a two-chamber tank, the first chamber should be large enough to hold the sewage for at least 72 hours; the second chamber should retain it for at least 36 additional hours making a total of 108 hours or more.

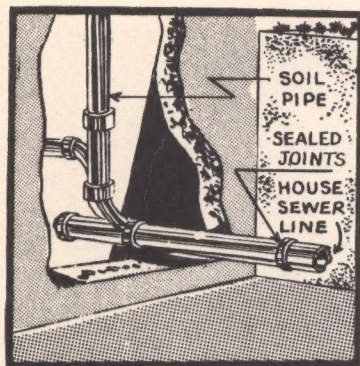
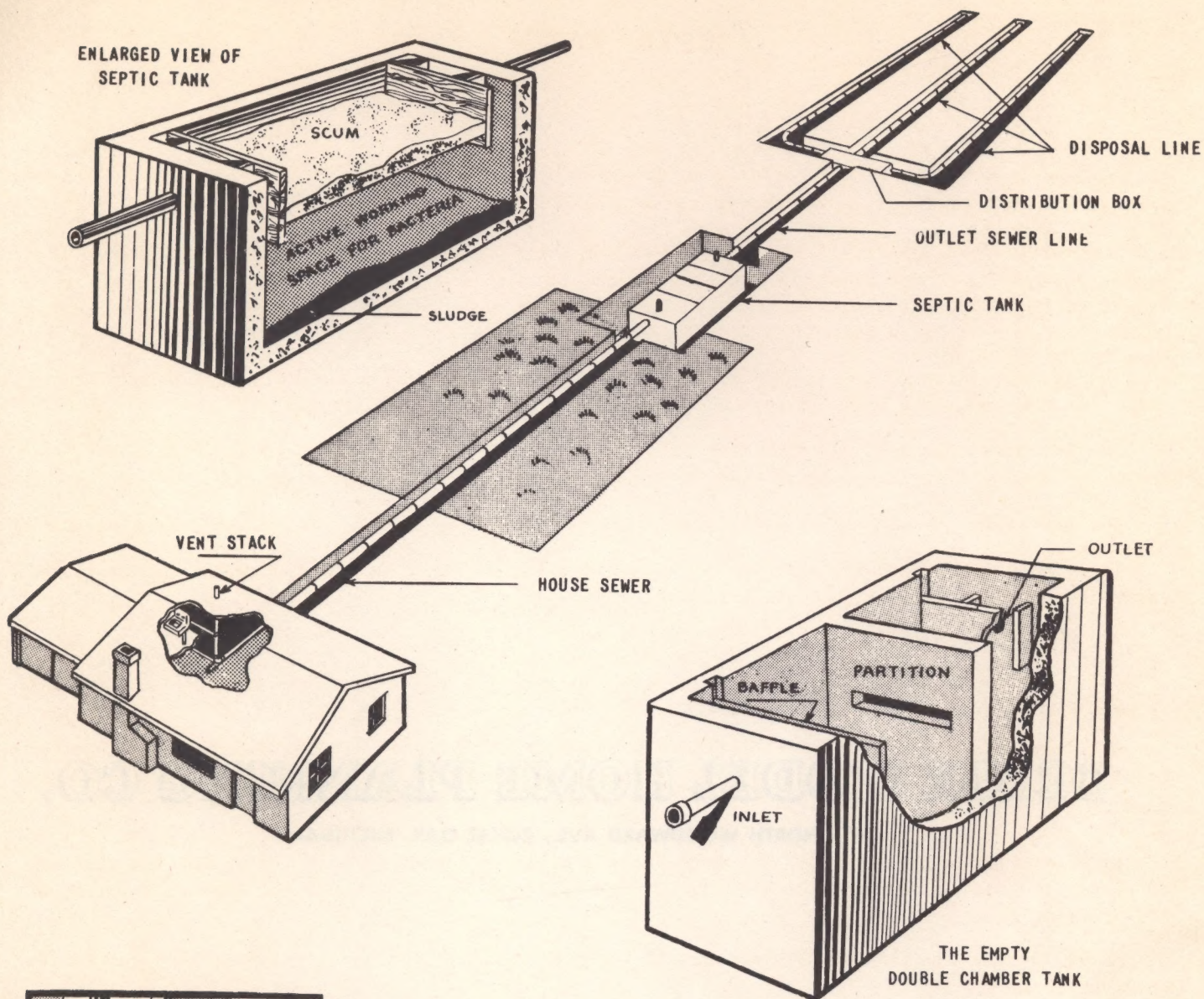
While the two-chamber tank is recommended for best results, the single-chamber tank can secure comparable results if:

1. Disposal tile is in porous, well-drained soil.
2. Plenty of area is available for disposal tile.
3. Tank serves small family (2 to 4 persons).

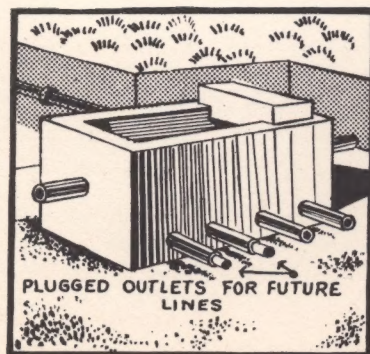
A retention period of at least 72 hours should be provided in all single-chamber tanks.

Although each installation of a septic-tank system is an individual problem, certain factors must be observed in every installation:

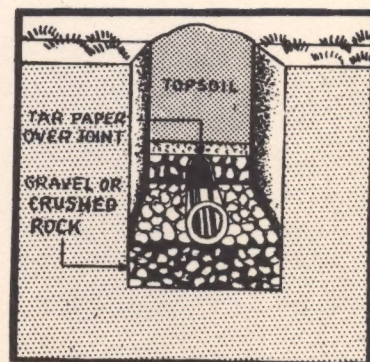
1. The water supply must be protected from contamination by sewage. Drainage must be away from all sources of water supply, your neighbor's as well as your own.
2. The septic tank and the underground tile system receiving the tank outflow should be located on a downward slope from the house. There must be sufficient fall for the sewage to flow by gravity. Take advantage of the lay of the land in locating the tank system.
3. The size of the septic tank and that of the disposal area are determined by the size of the family and by family needs. The more bathtubs, showers, sanitary fixtures, laundry equipment and dishwashers in the home - the greater the quantity of waste.
4. Sewage from all plumbing fixtures in basement, including laundry trays, should be discharged into the septic tank. Separate drainage must be provided for water from downspouts and for basement drainage.



CONNECTION OF SOIL PIPE WITH HOUSE SEWER LINE



DISTRIBUTION BOX



DISPOSAL TILE LINE

SCALE MODEL HOME PLANNING CO.

1414 NORTH WOODWARD AVE., ROYAL OAK, MICHIGAN

George Skogen,
608 North 6th St.,
La Crosse, Wis.